

[Ontario] Ontario Housing Corporation

[General publication]

[G-8]

CA20N  
H0300  
-1973  
T55

3 1761 11892629 4



# TOWARDS A METHODOLOGY FOR HOUSING AND LAND-BANK NEEDS ANALYSIS

prepared for O.H.C. by Professor Norman Pearson



CA20NED 65  
-73T55


TOWARDS A METHODOLOGY FOR HOUSING  
AND LAND-BANK NEEDS  
ANALYSIS

Prepared for Ontario Housing Corporation  
by  
Professor Norman Pearson

30th April, 1973

---

Ontario Housing Corporation  
An Agency of the Province of Ontario



Digitized by the Internet Archive  
in 2024 with funding from  
University of Toronto

<https://archive.org/details/31761118926294>



# NORMAN PEARSON

B.A. (DUNELM.) FRTPi MTPiC

CONSULTANT

CHARTERED TOWN PLANNER

---

P.O. BOX 4362, STATION C

LONDON, ONTARIO N5W 5J6

PHONE (519) 673-0820

---

30th April, 1973

The Board of Directors,  
Ontario Housing Corporation,  
101 Bloor Street West,  
Toronto, M5S 1P8, Ontario

Attention: Mr. John Burkus,  
Director of Planning and Research

Gentlemen,

Research Agreement: Towards a Methodology  
for Housing and Land-Bank Needs Analysis

It is my pleasure to submit the final report  
on the Methodology for Housing and Land-Bank Needs  
Analysis.

It appears, upon compiling relevant references, that this is perhaps the first attempt to explore the experiences of a large-scale land assembly in North America. I therefore wish to express my appreciation to the Ontario Housing Corporation for the chance to examine this experience in one of the most complex research projects undertaken in this field.

Officers of the Ontario Housing Corporation have given every possible assistance in this project. It will be evident that, in tracing matters which cover the period of over twenty years, diligent efforts were required, and it is my pleasure to offer warmest thanks to the following



# NORMAN PEARSON

B.A. (DUNELM.) FRTPi MTPiC

CONSULTANT

CHARTERED TOWN PLANNER

---

P.O. BOX 4362, STATION C

LONDON, ONTARIO N5W 5J6

PHONE (519) 673-0820

---

for excellent co-operation in my research, for without their efforts the work could not have been completed:

Mr. John Burkus, Director of Planning and Research.

Mr. Peter Lepik, Manager, Surveys Section, Planning and Research Branch.

Mr. Walter Webb, Director, Land Development Branch, Home Ownership Division.

Mr. David Strachan, Manager, Large Scale Development, Home Ownership Division.

Mr. S.J. Clarke, Senior Planner, Land Development Branch, Home Ownership Division.

Mr. Cedric Piggot, Chief Appraiser, Home Ownership Administration Branch, Home Ownership Division.

My particular thanks go to Mr. Norman Choate, Senior Housing Analyst, Surveys, Planning and Research Branch, who was my guide through massive archives, and who gave invaluable assistance throughout the study.

The conclusions and opinions expressed are, of course, my own. Those noted herein are absolved from any responsibility for my inadvertent errors, but they should be credited with their very thorough and frank efforts to make available to me all relevant documents.

Yours truly,

*Norman Pearson*

Norman Pearson





## CONTENTS

CONCLUSIONS AND RECOMMENDATIONS.....	xi
---	----

### PART 1:

<u>ASKING THE RIGHT QUESTIONS.....</u>	1
1.1. Why a Methodology is Needed.....	1
1.2. The Problem of a Methodology for Housing and Land-Bank Needs Analysis.....	2
1.3. Objectives of this Study.....	3
1.4. The Underlying Problem: Urbanization.....	3
1.5. The Problem is Concentrated: Metropolitan Growth.....	3
1.6. The Inadequate Base: Property Taxation.....	4
1.7. The Complexity of Jurisdiction and Policies.....	4
1.8. The Lack of Comprehensive Data: A Fundamental Difficulty.....	5
1.9. Variable Priorities: Insecure Objectives.....	5

### PART 2:

<u>EXISTING STUDIES OF HOUSING NEEDS AND LAND-BANK ANALYSIS: THE LITERATURE REVIEWED.....</u>	7
2.1. The Root of the Canadian Housing Problem: Inadequate Methodology.....	7
2.2. The Problem: Centralized "Top-Down" Analysis.....	8
2.3. Federal Studies.....	8
2.4. Provincial Studies.....	9
2.5. Existing Canadian Studies: Classified by Type.....	9
2.6. The Upshot: Jig-saws and Confusion.....	11
2.7. Bench-marks are Needed.....	11
2.8. General Conclusions from the Literature.....	12

### PART 3:

<u>THE CASE-STUDY: THE FEDERAL- PROVINCIAL LAND ASSEMBLY IN HAMILTON.....</u>	13
3.1. References and Tables.....	13
3.2. Public Intervention in the Hamilton Land Market.....	13



3.2. 1.	Gage Park.....	13
3.2. 2.	Parks Board Powers.....	14
3.2. 3.	Gore Park.....	14
3.2. 4.	The Western Entrance.....	14
3.2. 5.	Radial Rights-of-Way.....	15
3.2. 6.	The Radial Routes Sold.....	16
3.2. 7.	The Airport Lands.....	16
3.2. 8.	King's Forest.....	17
3.2. 9.	Tax Sales.....	17
3.2.10.	Joint Area Planning.....	17
3.2.11.	Advance Land Acquisition.....	18
3.2.12.	Disposing of Public Lands.....	18
3.2.13.	Hamilton: Public and Private Intervention in the Land Market.....	19
<u>3.2.14.</u>	<u>The 1947 City Plan.....</u>	<u>19</u>
3.3.	The Federal-Provincial Land Assembly and the Municipal Planning Process.....	20
3.3. 1.	Beyond the Urban Development Limit.....	20
3.3. 2.	The Lands Acquired.....	21
3.3. 3.	Initial Layout.....	22
3.3. 4.	A Review of Planning for the Land Assembly.....	22
3.3. 5.	The Original Strategy.....	23
3.3. 6.	The Strategy Revised.....	23
3.3. 7.	The City Blocked Innovative Development.....	23
3.3. 8.	The City Seeks Expedited Development.....	24
3.3. 9.	The Useless City Plan.....	24
3.3.10.	Piecemeal Development.....	25
3.3.11.	Municipal Delays Increased Costs.....	26
<u>3.3.12.</u>	<u>Harmful Municipal Process.....</u>	<u>27</u>
3.4.	The Experience Outside the Federal-Provincial Land Assembly.....	27
3.4. 1.	A Typical Conventional Developer's experience.....	28
3.4. 2.	Suburban Experiences 1958 - 1968.....	28
3.4. 3.	Syndicates, Speculation and Taxation.....	29





3.5. Overview: Examination of the Evolution of the Federal- Provincial Land Assembly.....	30
3.5. 1. Strategic Location.....	30
3.5. 2. The Opportunities.....	31
3.5. 3. Selling Land at Cost.....	32
3.5. 4. Speculation Prior to Assembly.....	33
3.5. 5. The Joint Co-ordinating Committee (1961) Objectives.....	33
3.5. 6. The Metropolitan Hamilton Home-Builders Association Objectives.....	34
3.5. 7. Selling Land at Market Price.....	34
3.5. 8. Problems of Neighbourhood Design.....	36
3.5. 9. Buchanan Park 1956-1958.....	37
3.5.10. The Advent of H.O.M.E.....	37
3.5.11. The Drive for Increased Production (1970-1971).....	38
3.5.12. Subdivision or Community?.....	38
3.5.13. The Freeway.....	39
3.5.14. Parklands.....	39
3.5.15. The Saltfleet Land Assembly.....	39
3.5.16. Incapability of the Municipal Process.....	40
3.5.17. The Effect of OHC as Developer.....	40
3.5.18. Effect on Prices.....	41
3.5.19. There are Two Markets.....	41
3.5.20. Market Penetration.....	42
3.5.21. Significance of OHC in Hamilton.....	43
3.5.22. The Delivery System.....	43
3.6. Administrative Responses in an Uncertain Context: Detailed History of the Land Assembly 1963 - 1973.....	44
3.6. 1. Divergent Federal and Provincial Objectives.....	44
3.6. 2. Proposals to the City 1963.....	45
3.6. 3. Buchanan Park.....	45
3.6. 4. Costly Rehabilitation.....	46
3.6. 5. Book Value and Land Profits.....	46
3.6. 6. Contradictory Planning.....	47



3.6. 7.	Lawfield "Model Community".....	48
3.6. 8.	Lawfield Gardens.....	49
3.6. 9.	Rolston and Berrisfield Neighbourhoods.....	51
3.6.10.	The Secondary Servicing Area.....	52
3.6.11.	Trunk Services.....	53
3.6.12.	Agricultural Taxes.....	53
3.6.13.	Costs and Profits: City Strategy.....	54
3.6.14.	Financing and Jurisdiction.....	55
3.6.15.	Betterment.....	55
3.6.16.	Saltfleet Priorities.....	56
3.6.17.	The Urban Development Institute and CMHC.....	57
3.6.18.	The City Presses for Mountain Completion.....	58
3.6.19.	Negotiations, 1969.....	58
3.6.20.	Marketing Problems, 1969.....	59
3.6.21.	City Proposals, Dec.1969.....	59
3.6.22.	Transfer of Title to OHC.....	60
3.6.23.	Trunk Sewer Imposts.....	60
3.6.24.	The Agreement Signed (1971).....	60
3.6.25.	The 1972 Sewer Agreement.....	61
3.6.26.	Planning and Servicing Strategies, 1967.....	62
3.6.27.	Gilbert Neighbourhood.....	62
3.6.28.	Rolston Neighbourhood.....	63
3.6.29.	Gilkson and Gourley Neighbourhoods and the Freeway.....	66
3.6.30.	Gilkson Expedited.....	67
3.6.31.	Market Penetration at the time of the Gilkson Development.....	69
3.6.32.	Municipal Whims and Planning Costs.....	70
3.6.33.	Rock Excavation Costs.....	70
3.6.34.	The Thorner Property: Regional Shopping Centre.....	70
3.6.35.	The Benefits of Unified Management.....	72
3.6.36.	The Stages of Development.....	73
3.6.37.	The Revised Market Strategy of OHC (1969).....	73
3.6.38.	Innovation by OHC.....	74
3.6.39.	Lisgar Neighbourhood.....	75





3.6.40. Berrisfield Neighbourhood.....	75
3.6.41. Gourley Neighbourhood.....	76
3.6.42. Quinndale Neighbourhood.....	76
3.6.43. Revisions to H.O.ME.....	76
3.7. The End in Sight.....	77
PART 4:	
<u>PROBLEMS IN METHODOLOGY.....</u>	78
4.1. Standard Housing Definition.....	78
4.2. Standard Housing Codes and Surveys.....	78
4.3. Benchmarks and a Firm Statistical Base.....	79
4.4. Annual Performance Reports.....	79
4.5. A Regional Base.....	80
4.6. Principles for Predicting Land Need and Demand.....	80
4.7. A Possible Tool: Tri-Level Contract Agreements.....	81
PART 5:	
<u>CONCEPTS IN LAND-BANKING:</u>	
<u>METHODOLOGICAL IMPLICATIONS.....</u>	82
5.1. Clear Objectives Important.....	82
5.2. Responsible Local Government Authorities: An Ultimate Aim.....	82
5.3. How much Land? And When?.....	83
5.4. What Proportions in Public Hands?.....	83
5.5. Time Perspective.....	84
5.6. A Real Land-Bank.....	84
5.7. Monitor the Consequences.....	84
5.8. A Commanding Position.....	85
5.9. Co-ordination is Vital.....	85
5.10. OHC Can Act for Local Governments in the Interim.....	85
5.11. Suspend Local Government.....	86
5.12. Integrated and Realistic Local Plans.....	86
5.13. Use OHC Skills.....	86
5.14. Apply Performance Standards.....	87
5.15. Land-Banking Plans.....	87
PART 6:	
<u>A PROPOSED METHODOLOGY.....</u>	88
6.1. Three Basic Concepts.....	88



6.2. Standard Housing.....	88
6.3. Need.....	89
6.4. Matching Need and Demand to get Objectives.....	89
6.5. Land Bank Strategy.....	90
6.6. Action Estimates.....	91
6.7. Public Policy Decisions.....	91
6.8. Feedback.....	92

#### PART 7:

##### A POSSIBLE LONG-RANGE SOLUTION:

##### RESPONSIBLE LOCAL AUTHORITIES.....

7.1. A New Kind of Local Government.....	93
7.2. New Local Responsibilities.....	93
7.3. Federal-Provincial Agreements Vital.....	94
7.4. A "Command System" Needed.....	94

#### PART 8:

##### ONTARIO HOUSING CORPORATION:

##### A COMMUNITY BUILDER.....

8.1. The Two Markets are Not in Conflict.....	95
8.2. "Revolving Inventory" Land Banking.....	96
8.3. Present Conditions: A Poor Context.....	96
8.4. Disorder in Local Government.....	96
8.5. Provincial Priorities.....	97
8.6. Meeting the Challenges.....	97
8.7. The Roles of OHC.....	98
8.8. Transfer Powers to OHC.....	98
8.9. OHC: Community Builder.....	99

#### PART 9:

##### REFERENCES.....

#### PART 10:

##### TABLES.....

1. Distribution of Wages and Salaries: Hamilton 1961.....	108
2. Average Selling Price of Homes 1967 - 1972.....	108
3. Average Price of Serviced Lots, Hamilton, 1961-1972.....	108





4. Housing Types and Family Income Required, 1972.....	109
5. Carrying Costs: Land Development, Hamilton, 1967 - 1972.....	109
6. Land and House Costs for \$ 25,000 House: Hamilton 1972.....	110
7. House Costs for \$ 25,000 House: Hamilton, 1972.....	110
8. Detailed Breakdown of Costs for \$ 25,000 House, Hamilton 1972.....	110
9. Freeway and Parkland Acreages in the Federal-Provincial Land Assembly.....	111
10. 1965 City of Hamilton Request for Planning, Design and Servicing of Neighbour- hoods by CMHC.....	111
11. Lands Dependent on Servicing of Rolston Neighbourhood.....	112
12. City of Hamilton Calculation (1966) of Agricultural Taxes on Federal-Provincial Land Assembly Lands.....	112
13. City of Hamilton Calculation of Assumed Development Profits Accruing.....	112
14. Development Potential Securing Sewer Investment (1971)..	113
15. Gilbert Subdivision 1969.....	114
16. Gilkson Neighbourhood: Comparison of Typical Land Unit Cost for Condominium Leasehold and Freehold, 1970.....	114
17. Salary Requirements: Gilkson Subdivision, 1968: Single Lots (\$15,000).....	114
18. Salary Requirements: Gilkson Subdivision, 1968: Single Lots (\$16,000).....	115
19. Salary Requirements: Gilkson Subdivision, 1968: Single Lots (\$17,000).....	115
20. Salary Requirements: Gilkson Subdivision, 1968: Semi- Detached Lots.....	115
21. Shopping Centre Sites (June 1971).....	116



22. Per Acre Costs: Estimated Land Values: Shopping Centres: Hamilton Region, 1969.....	116
23. OHC Strategic Projection, Oct.1968.....	117
24. OHC Workable Program, 1968.....	117
25. OHC Strategy, Oct.1968.....	117
26. Lands Developed, Serviced and Disposed, 1967-1969.....	118
27. Lands Awaiting Development 1969.....	119
28. Market Hypothesis, OHC, 1968-1969.....	119
29. OHC Revised Marketing Schedule,1969 (August).....	119
30. Revised OHC Strategy, 1970.....	120
31. Ontario Housing Corporation Land Development Work Program in the City of Hamilton, December, 1972.....	121
32. Hamilton Land Assembly: September 1972: Effect of Freeway.....	122
33. Selling Price: Land Sale: Comparisons:1968:Per Acre.....	123
34. Lisgar Neighbourhood 1972 Recovery Per Unit.....	123

<u>PART 11:</u> <u>BIBLIOGRAPHY</u> .....	124
--	-----

#### PLATES:

1. The Federal-Provincial Land Assembly  
in the Hamilton Urban Area
2. Federal-Provincial Land Assembly in  
the Hamilton Area
3. Methodology for Housing and Land-  
Bank Needs Analysis



## CONCLUSIONS AND RECOMMENDATIONS

- 1) The underlying problem in housing and land-bank needs analysis is the context of urbanization, for which new policies are needed. The problem is concentrated in metropolitan areas: this makes the other areas difficult to deal with.
- 2) While such problems are beyond this study the questions are further complicated by the inadequate tax-base of local governments, by the complexities of jurisdiction, and by policy indecisions at all levels.
- 3) The lack of comprehensive data is a fundamental difficulty.
- 4) Variable priorities and insecure objectives immensely complicate daily operations in these fields.
- 5) Inadequate methodology lies at the root of our problems in housing and land-banking: we do not ask the right questions, and as a result our answers are unclear and inaccurate.
- 6) To add to the difficulty we study these issues "from the top, down". This is the wrong way. The reverse is the right way.
- 7) There are no adequate methodologies in use today in Canada. The upshot of all this is a patchwork of incomplete jig-saw puzzles and general confusion.
- 8) Good bench-marks are urgently needed.
- 9) The net result is that the public suffers unnecessarily.
- 10) A review of a massive literature indicates an absence of much real research, and a great deal of opinionated animosity.





- 11) Some general conclusions can be drawn from the literature:
  - a) Low-cost housing needs low-cost land
  - b) There are two distinct markets
  - c) We need a "stream of development"
  - d) Both public and private land-banking and servicing are needed
  - e) The challenge is building communities
- 12) The Hamilton case-study is a pioneering effort.
- 13) There is a long history of public intervention in the Hamilton land market: it has largely shaped modern Hamilton.
- 14) Local government planning in relation to the Federal-Provincial Land Assembly was useless and piecemeal; it distorted the original aims and multiplied planning costs tenfold.
- 15) The City blocked innovative development.
- 16) The Federal and Provincial Governments mistakenly let the City treat them as "just another developer".
- 17) Land speculation was there before the Land Assembly. The partnership soon switched from social objectives to selling land at market value.
- 18) Municipal delays increase costs: divergent objectives confused the issue.
- 19) Housing and land costs escalated outside the Land Assembly. The initial advantages were fumbled and lost.
- 20) When OHC took over, unified management salvaged a great deal.
- 21) The lessons learned there have paid off in Saltfleet.



- 22) The City used the location of the Federal-Provincial Land Assembly to expedite its servicing.
- 23) Confusion over servicing and freeway location upset much planning. No real resolution occurred until OHC took over.
- 24) OHC was forced to change its strategies on several occasions: by contrast, in the Saltfleet Land Assembly, rapid progress was made.
- 25) This has implications for a new methodology. We need:
  - a) A definition of "standard housing".
  - b) Standard housing "code" and surveys, benchmarks and a firm statistical base.
  - c) Annual performance reports.
  - d) A regional basis for simultaneous aggregative analysis.
  - e) New methods for predicting land need and demand.
- 26) One possible tool is Tri-level Regional Planning by Contract Arrangements.
- 27) In land-banking, clear objectives are vital.
- 28) An ultimate aim is to get larger, responsible local government authorities.
- 29) A land-bank is not a monopoly.
- 30) The consequences of land-banks need to be monitored.
- 31) A commanding position, and good co-ordination, are vital.
- 32) OHC can act as the agent, in the present confused disorder in local government, like a "new town" corporation.
- 33) In growth situations, it may be vital to suspend local government entirely, subject to safeguards.





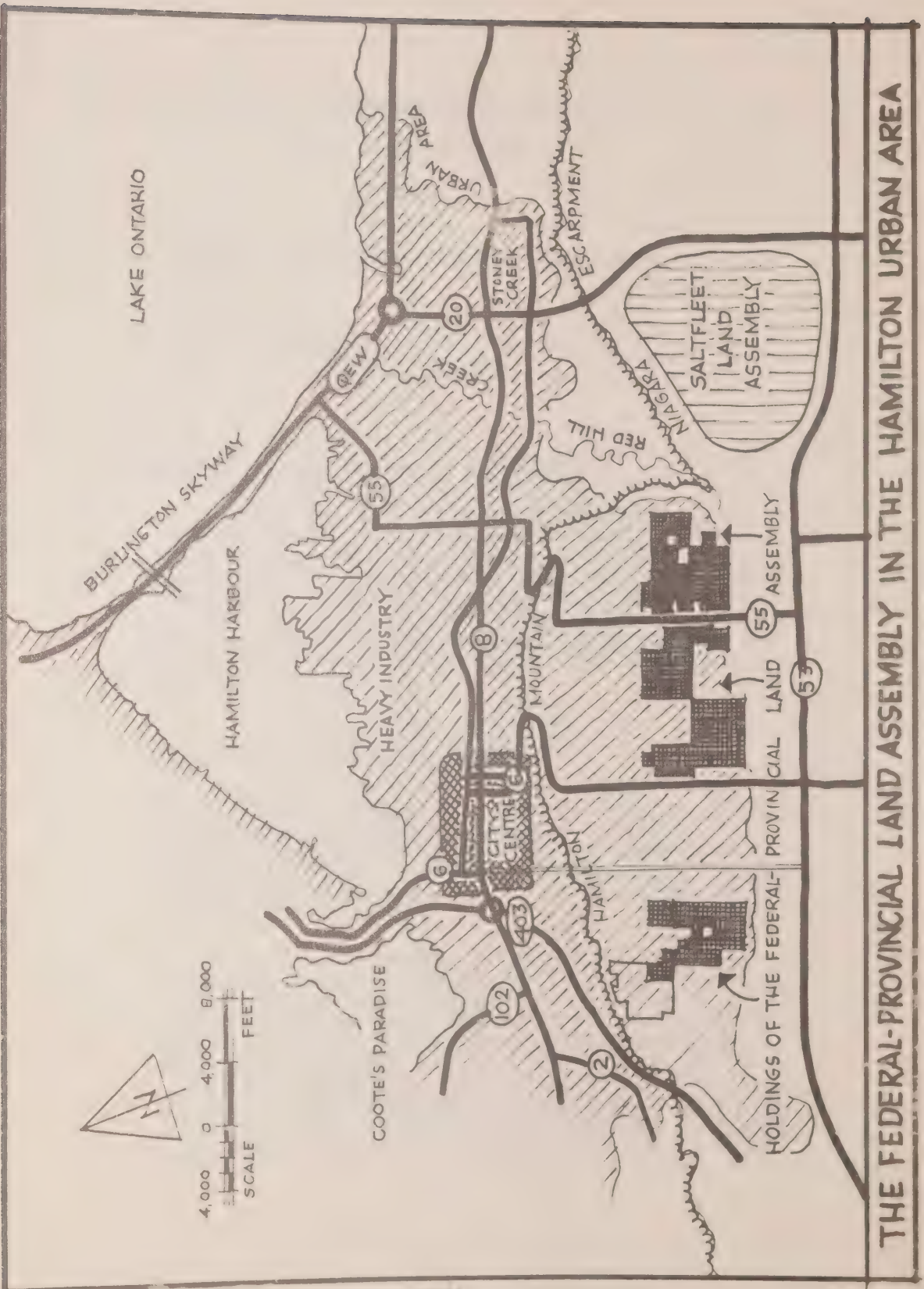
- 34) A new methodology is proposed.
- 35) The methodology is comprehensive and regional.
- 36) This is a regional process simultaneously carried out in all regions. The regions can be defined as needed for a stable period.
- 37) Aggregating such regional housing requirements for housing and land programme needs then produces sub-provincial and provincial totals with a rational base.
- 38) Parallel conventional analyses at national and provincial levels serve as a cross-check.
- 39) The essential element is that this methodology is conceived as a process, not as a snapshot; it is analytical and integrative rather than the descriptive and anecdotal studies now prevalent. It avoids the complexities of data banks and complex econometric models, but it could be readily adapted to such methods once a data base had been laid down.
- 40) It contains the following main elements:
- a) Definition and establishment of  
STANDARD HOUSING NORMS
  - b) Establish the context and extent of NEED
  - c) Match NEED and DEMAND against STOCK to  
arrive at HOUSING REQUIREMENT OBJECTIVES
  - d) Integrating this into the REGIONAL  
PLANNING PROCESS to arrive at a LAND-  
BANK STRATEGY
  - e) This is then carried forward to  
SPECIFIC PROGRAMMES
- 41) The implications of the methodology are that a full-scale unit should be given the on-going task of simultaneously carrying out all regional analyses, and the aggregation. This obviously demands a substantial staff of housing and land-bank analysts, but it is clear that many difficult public policy issues would become greatly clarified if this



capability were available. It must be at the Provincial level and have the benefit of a staff serving as the integrative core of such an operation. It would be as well to experiment with the methodology to develop more clear-cut techniques. A training programme should then be carried out to greatly increase the operative capability of applying it. In the initial stages it may be advisable to use consultants and university research workers to carry out baseline studies, but in the long run it will be better if the Ontario Housing Corporation in direct conjunction with Federal and Municipal agencies develops the internal capability.

- 42) This step towards a revised methodology for housing and land-bank analysis needs now to be tested, refined, made operatively convenient, and applied.





THE FEDERAL-PROVINCIAL LAND ASSEMBLY IN THE HAMILTON URBAN AREA





TOWARDS A METHODOLOGY FOR HOUSING  
AND LAND-BANK NEEDS  
ANALYSIS

---

Prepared for Ontario Housing Corporation

by

Professor Norman Pearson

---

PART I: ASKING THE RIGHT QUESTIONS

In dealing with complex matters such as land and housing, we only get the right answers if we ask the right questions. Asking the right questions is a problem in methodology. Strictly speaking, methodology is a branch of logic dealing with applying the principles of reasoning to any scientific or philosophical inquiry. More plainly, it is simply the science of method, or orderly arrangement.

1.1. Why a Methodology is Needed

This case study of the Federal-Provincial Land Assembly in Hamilton is essentially a pilot study to assist Ontario Housing Corporation in producing a workable methodology for land-bank analysis and then in applying it generally throughout the OHC operations. Why is it necessary to do this?

The Ontario Housing Corporation is now the largest developer in North America, one of the largest public housing landlords in the world, and likely to become in the future much more significant. With activities on this scale, and having evolved very rapidly, it is important to the taxpayer, the government, and to the Corporation to obtain the best possible understanding of the economic and related impact of the Corporation's land development activities. The Research Branch has



prepared a series of reports on land requirements in various communities, and such information has then formed one element in the decision of the Board of Directors of Ontario Housing Corporation as to whether or not to acquire additional land in the form of serviced lots or raw land for development.

The development and application of a methodology for determining the impact of Ontario Housing Corporation land development and marketing activities on land prices, housing costs and housing types becomes particularly significant when operations on this scale are undertaken.

In order to obtain a better understanding of the economic and related impact of the Corporation's land development activities, this study was commissioned in October 1972 to assist the Research Branch in developing and applying a methodology to determine the impact of the Corporation's land development and marketing activities on such matters as land prices, housing costs generally, and housing types, in the Hamilton housing market, as a case study. The study was completed in April 1973.

A bibliography of some 350 references is also included as a general guide to current literature in this field.

The methodology is illustrated in a diagram, which is at the end of this report.

## 1.2. The problem of a Methodology for Housing and Land-Bank Needs Analysis

Much of the controversy over matters such as housing need and land-banking is fruitless because the basis is inaccurate or unclear. This case-study has resulted in a different insight, and as a result a new methodology is suggested.

We have not achieved as yet, in Canada, a clear analytical viewpoint in dealing with these issues. As a result we have probably not asked the right questions, and as a result the answers are not clear. Because of the lack of data, and the way the housing problem has been viewed in Canada, it is not possible to apply in this study the methodology which has arisen from it and which is subse-



quently set out in this review. What matters now is to apply the methodology throughout Ontario.

### 1.3. Objectives of this Study

The practical objectives are:

- a) to enable OHC analytical staff to give clearer guidance to the executive and the directors;
- b) to give a basis for reviewing such matters as the pricing strategy, the timing of purchases and releases, and the policy initiatives needed to affect housing;
- c) and to develop a workable approach.

### 1.4. The Underlying Problem: Urbanization

The underlying problem is the world-wide challenge of urbanization. This has most significant implications for Canada, which is very rapidly becoming urbanized, and for Ontario, where urban development is remarkably intensive. Neither Canada nor Ontario have yet appreciated the phenomenon. Most of our institutions are still dealing with urban growth with the outmoded instruments of an agricultural era. Inconsistencies and contradictions in policy, or the lack of policy, thwart both public and private sectors and their co-operative efforts. This case-study and the new methodology which emerges from it must be seen in the light of this dominant context, and the research illustrates some aspects of this background fabric in the scene which has been studied. It is clear that a new and comprehensive policy for urban development is needed: but it is a matter beyond this piece of research, though the need is evident at every turn.

### 1.5. The Problem is Concentrated: Metropolitan Growth:

In Ontario this problem is highly concentrated, mainly in the orbit of what has come to be known as "the Toronto-Centred Region". This is the Toronto metropolitan growth area and the whole network of associated urban places. The counterpart is, of course, that the vast remainder of the Province of Ontario, extensive and with a very limited population in smaller urban places, becomes relatively





less significant in relation to the Toronto-Centred Region: but its human and spatial problems are no less of concern to those dealing with housing issues.

#### 1.6. The Inadequate Base: Property Taxation

One dominant factor influencing all such efforts is the inadequate base on which local government is erected: property taxation. While the solution to this problem lies in complex policy issues in Federal-Provincial relationships, it is clear from this research that until a stronger base is built, even the best efforts can be upset by the erratic courses of local government. Similarly, innovative housing is made virtually impossible by ratepayer objection, essentially traceable to the same root cause.

#### 1.7. The Complexity of Jurisdictions and Policies

The problem of developing an acceptable and workable methodology is complicated by a number of major factors:

- a) the jurisdictional powers of the Federal, Provincial and Municipal levels of government;
- b) the lack of data for econometric models;
- c) the very generalized policy statements at the Provincial level, which cause difficulties in interpretation and in implementation;
- d) the divergent practical operational priorities of the three levels of government and the inherent problem of co-ordinating their activities.

The jurisdictional powers need not be discussed in detail here. The practical difficulty for a workable methodology is that there are unco-ordinated shifts in public policy between the Federal, Provincial and Municipal levels, and unrelated changes at all three levels in priorities and objectives which are also coupled with regional shifts. This makes a disrupted context and a short-range run for housing activities; but housing and land-banking actions need the relative stability of a perspective of perhaps 50 years and an operating context of about 20 to 25 years. This is true of public,



private, and joint efforts. Instead of producing a stable context, we tend to look for scapegoats among the poor unfortunates trying to operate logically in an illogical setting. What we should be doing is changing the context.

#### 1.8. The Lack of Comprehensive Data: A Fundamental Difficulty

The lack of comprehensive data is a further complexity. The problem can be stated briefly: the collection of individual portions of land and housing market information and related data is impressive and thorough, and of high quality. The problem is that the policy regarding resources devoted to synthesis, integration and analytical prediction is relatively unclear as related to the quite clear specific policies regarding the collection of data. This presents the operational people with a difficult task, and the result is a series of specific local market studies, and some impact reviews, but all done on a sporadic basis. Yet it is very clear that a more integrated process could dramatically increase the usefulness of the data and enable the staff analysts to be able to demonstrate their full potential.

The lack of data means that econometric models are not helpful, since the input is simply not there to enable complex relationships to be analyzed. This is further complicated by the lack of a consistent and clear Federal-Provincial-Municipal housing and land-banking policy.

#### 1.9. Variable Priorities: Insecure Objectives

Variable priorities lead to insecure objectives.

The very generalized policy statements at the Provincial level are a complexity because the result is to make the land-banking programme vulnerable to rather arbitrary shifts of direction; in other words the context of operation is itself one of variable priority. This tends to disrupt any internal co-ordination and internal structuring of activities. Again, clear indication of housing priority and relative security of objectives for a specific period would immeasurably increase the effectiveness of Ontario Housing Corporation staff, which has attained a remarkable expertise in a short time.



The kind of questions which can not now be answered with any degree of certainty are such questions as:

- a) What degree of intervention in the market is appropriate (if the objective is to hold prices)?
- b) What degree of penetration into the market is achieved by present land-bank operations and housing strategies?
- c) What pricing strategies produce what effects?
- d) Are we in fact getting the right kind of housing into the right hands?
- e) Are we getting housing into the hands of those able to handle the equity involved?
- f) Is it still appropriate for OHC and its partnership activities to deal with municipalities as a developer would?

The lack of long-term perspective on policy objectives on land strategy and funding creates the situation where answering these questions is not a prime objective since posing them raises challenges of co-ordination at a level higher than Ontario Housing Corporation.

Methodology is not an abstract theoretical item: it is completely dependent on the purposes of the exercise. Because those purposes are unclear this situation is wasteful and a blockage to good performance and it will remain so until it is realized at the highest policy levels that a clear and stable context is vital.

It is, for example clear, that when the management of the Hamilton Federal-Provincial Land Assembly and its planning and development were made the responsibility of one agency (Ontario Housing Corporation) as a clear arm of the Province with whose creature, the City, direct dealings were possible, then rapid progress was made, within the very evident limitations of the local government context.





## PART 2: EXISTING STUDIES OF HOUSING NEEDS AND LAND-BANK ANALYSIS: THE LITERATURE REVIEWED

---

Although modern land-banking operations were originated by a government in Stockholm, which basically was as conservative as could be imagined, the subject has been frequently viewed as dangerously subversive in Canada until its merits were discovered by governments (which needed to protect their agencies against local government indecision, land speculators, and private land assemblies capable of affecting major services) and by private developers (who needed to protect themselves against the uncertain policy context of housing, the tortuous process of decision-making, land speculators, local land monopolies, and the inadequacies of local servicing). Most of the controversies are fruitless because there is very little real research on the consequences of various strategies, though there is a voluminous literature of opinion.

Similarly, housing needs are, in Canada, capable of the widest possible range of interpretations, based on a few carefully selected facts from the very limited snapshots available. Again, there is a massive and opinionated literature on housing. Very little of it is based on research of known situations, and much of it generates more heat than light. The tragedy is that, both in land-banking and in housing needs, the common attitude is "don't confuse me with facts, my mind is made up".

This extensive literature has been reviewed in the course of this research.

Existing studies have been examined. A bibliography of about 350 major items of significance has been drawn together and in many cases each of these (in the case of books, reports and studies) has an internal set of references. This bibliography has been included in this report for those who may wish to pursue various topics.

### 2.1.: The Root of the Canadian Housing Problem: Inadequate Methodology

---

One thing stands out: inadequate methodology





is at the root of the Canadian housing problem.

If the questions can not be posed properly, the answers are dubious. We simply do not know the magnitude of our housing problems and in that situation it is small wonder that our strategies can be so readily seen to be inadequate.

The existing methods of working out needs are generally "disaggregative": that is to say, first of all we try to work out some figures for Canada, or Ontario, as a whole, and then we try to break these big totals down to some smaller local level. Usually the process gets more and more inaccurate as we go down the scale.

This is the opposite of the sensible method, which is to build up from known facts. This is known as the "aggregative" method, by which we simultaneously study all the smaller parts and then build up to the picture for, say, Ontario (or Canada). If the initial work is good, the totals are usually good, subject to cross-checking at the higher levels.

## 2.2. The Problem: Centralized "Top-Down" Analysis

What is clear is that, just as we have in jurisdictional terms the very reverse of the rational implementing system, so in the supporting analyses we proceed from national and provincial estimates down to local studies. But the consensus of housing and land research workers is that provincial and national requirements are best obtained by an aggregation of the compendium of local housing market analyses.

## 2.3. Federal Studies

Existing studies at the Federal level are "top-down" analyses, mainly using Census material. But the Census materials on housing are, as the great number of urban renewal studies (1945-1965) showed, unreliable; and studies of population alone (demographic analysis) are no more than a general guide, and they are really not comparable as between one locality and another, as many detailed urban renewal studies showed. The great problem is then, to work from these insights



gained at the top level, down to some precise figures which can be used at the local level. In other words, breaking the Canada-wide analysis down into Provincial, regional, and then local pictures of the situation. (In jargon, this is called "the disaggregative approach". In plain language, it is working from the top, downwards.

#### 2.4. Provincial Studies

Existing Provincial studies in this area are essentially various kinds of market analysis to estimate the need for public housing accommodation and land assembly operations in particular communities. It should be understood that these studies, while good of their kind, are responsive to the policy situation already described, and are generated by the kinds of data readily available to the offices of the Corporation. They are generally descriptive and not analytical in the sense that they are treating various factors (such as socio-economic, demographic, physical and related market elements, and various data on housing conditions) in order to answer a specific problem at a particular time. Other reviews (those of special studies and scholars, for example) tend to treat these issues and problems in what is termed an anecdotal and general way. The studies do not have a definite analytical structure which works from some conceptual grasp of the total problem and its components, integrates the factors considered, and then derives some objectives or policy guidelines. In essence, some of these studies fall into a category which is that of an immediate operational problem being answered, but these snapshots are unable to comment on the general market, on future demand in various sectors, and on performance measurement to any degree.

#### 2.5. Existing Canadian Studies: Classified by Type

The current studies in Canada can be readily classified into the following kinds:

- a) Extrapolating existing trends to produce a supposed demand. While such studies are valuable as an exercise in forecasting, they do not deal



- with need, and are not much more than a gross guide to economic and fiscal policy on the national or provincial scale.
- b) Forecasting techniques based upon assumed stability in public policy and economic performance, equating requirements with various statistical manipulations. Again these are guides to production and to soci-economic policy, but not very useful on the regional or the local level.
  - c) "Surprise-free" historical projections in a stable context, using demographic factors as the key generators. In other words, derived family or unit formation factors become determinants for later projections of undifferentiated units. Such studies do not pretend to deal with housing requirements or goals.
  - d) Projective estimates of assumed requirements (rather than normative analyses) by means of successive national, provincial and regional reviews of optimistic and pessimistic trends. This gives results similar to the others but with the advantage of producing regional variable ranges of operational targets.
  - e) Market studies at a provincial level in income and categorical terms. These are totally dependent on the precision of the definitions. The methodologies are dependent on the policy models which in their turn dominate the definitions. The actual results are usually quite unrealistic.
  - f) Studies of housing needs tied to limited (non-regional) geographical limits (political entities) with limited or inappropriate inputs (or unreal arbitrary assumptions) where data is missing. These are the closest we come to adequate regionally-useful methodologies.
  - g) Econometric models of the housing market tested for the aggregate market and the disaggregated sectors, resulting in values for market model parameters, which are used to derive estimates about the private sector only. This avoids the essential problem: how to look at the whole market.
  - h) Non-analytical anecdotal market studies of local areas as discussed above, similar to type (e) but on a much smaller scale.
  - i) Housing analysis - housing goals - housing requirements models. These are purely conceptual at the present time, but appear to be among the most useful.





## 2.6. The Upshot: Jig-saws and Confusion

The great merit of the studies undertaken in Canada at the Provincial, regional or local level is that they build from known facts up to a more composite picture, and are not based on suppositions. This, in jargon, is called "the aggregative approach". It is the right way to do things. The problem is that this work is not done for all regions at the same time: the bits of the jig-saw are made at different times in different contexts and they do not fit together.

Because of these piecemeal snapshots and the various approaches discussed, we are really quite ignorant of most of the essential facts in dealing with housing needs and with land-banking analysis.

The upshot of all of this is a great deal of confusion. This makes it difficult to make sensible policies. When the resulting policies do not hit the mark, the problems get worse.

## 2.7. Bench-marks are Needed

In most of these Provincial, regional, local and special studies, however, there have been some steps towards ordering the various elements required for a methodology into a conceptual form: thus in general terms it is understood that we should proceed from a household analysis to housing goals, including the dimensions of effective and non-effective demand, and then to a housing analysis (in terms of cost, standards, and stock) to specific housing requirement goals (in terms of new construction, rehabilitation, removals and demolitions, and financial strategies). We are also at the stage of understanding that we need reconcilable regional analysis if we are to become predictive and to be launched on a process more constructive than current exercises. In plain language we must, in each Province, simultaneously get the facts about the regional situation, using some basic bench-mark as our guide. The bench-mark should generally be the same for all Canada with variations to allow for the different gross areas into which the country falls. Those facts should then be used to work out the needs and how well we are meeting them. When added up, we will get the total picture and then be able to design sensible policies at the national and Provincial levels to change things in each region.



## 2.8. General Conclusions from the Literature:

- Low-Cost Housing needs Low-Cost Land
- There are Two Distinct Markets
- We need a Stream of Development
- Both Land-Banking and Servicing are Needed
- The Challenge is Building Communities

A few general conclusions stand out from the literature and can be briefly summarised as follows: the old planning axiom, that low-cost housing can not be put on high-cost land, is true in experiences all over the world. The private developer and the public developer are essentially building for different markets. The latter market is hidden or submerged and much greater than is usually understood. It can be served only by getting good landbanking, stable financing, economies of scale, unified management and operation, high degree of co-ordination of services and utilities, careful and organized marketing, and a steady stream of development. This means constant additions to the land-bank (deposits) and steady withdrawals, and ploughing profits back into more land. In practice this means building new communities as entities, either as suburbs, suburban cities, or as new towns. These require massive financing and a stable operating context. If done properly they eventually become highly profitable operations, and stable environments. Location is all important, and a good regional planning context is essential. The new community should be built by a single agency co-ordinating both the public and private efforts, and it needs to be able to produce a complete community including a full range of housing stock; public institutions and utilities and facilities; social facilities; parks and open space; industry; shopping centres; central areas. They need to have freedom to operate at high rates of production without the vagaries of local politics or inadequate tax base, if economies of scale are to result.

One overall conclusion stands out from the massive literature in this field. These techniques add up to an appreciation of the difference between creating a community and governing an established one; and to harnessing urbanization as a productive resource rather than treating it as a destructive process.

The next step in this research was to examine the experiences in the Federal-Provincial Land Assembly in Hamilton.





NORMAN PEARSON, F.R.T.P.I., M.T.P.I.C.: PLANNING CONSULTANT

N Pearson



### PART 3: THE CASE-STUDY: THE FEDERAL-PROVINCIAL LAND ASSEMBLY IN HAMILTON

Hamilton is one of the few major urban centres in Canada with any extensive experience in land-banking. In 1950-1951 a process began which resulted in the Federal and Provincial governments putting together about 900 acres of land in the area of Hamilton above the Niagara Escarpment which was then beyond the main built-up area. Very shortly this land will be completely built-up. These lands, in what is known locally as the "Upper Mountain", are referred to in this study as THE FEDERAL-PROVINCIAL LAND ASSEMBLY, to distinguish them from a later land assembly in Saltfleet Township, referred to here as THE SALT FLEET LAND ASSEMBLY to avoid confusion.  
(1)

#### 3.1. References and Tables

Because this research entailed examining more than twenty years of archives, it has been necessary to exclude much material to maintain the flow of the story. This material is summarized in a separate section including these references and a further separate set of tables. These can be followed from the text references if a more detailed explanation of a particular point is needed.

#### 3.2. Public Intervention in the Hamilton Land Market

Public intervention in the Hamilton land market has a long history. (2) This may help to explain the City's interest in the concept of land assembly by the senior governments.

-----

##### 3.2.1. Gage Park

The first major intervention in the land market in Hamilton was private action to preserve Gage Park in the eastern part of the city; during the nineteenth century this was well beyond the city limits and the built up area. Being a solid block of land running roughly north-south from the base of the Niagara Escarpment (which was for many years a barrier to southerly expansion,





forcing growth along the easterly corridor between the "Mountain" and the lake) towards Lake Ontario, it exerted a strong influence on the timing, direction and character of surrounding residential development, and generated around it a fine and quite stable housing district, despite an adjacent brickworks and industries along the railway lines nearby.

### 3.2.2. The Parks Board Powers

The consequence of this kind of pattern was a decision in the early years of the present century to get special powers into the enabling legislation which supported the municipal parks agency. A specific levy was set aside annually for lands and parks, and whether by intent or accident, this was combined with other legislative provisions to allow the City Parks Board to repeat the historic origin of the major parks system and to acquire land both in and beyond the city limits, and to do so for a wide range of public purposes. Such lands could be for parks, schools, cemeteries or for other similar uses, or could be used in property exchanges to acquire more favourable land. This occurred when only in a few Canadian cities (such as Kitchener) was such "municipal socialism" (as it was often critically described) practiced. Later, this practice was turned to good effect in the present period of rapid urbanization.

### 3.2.3. Gore Park

As its name suggests, Gore Park is a triangular piece of public open space set aside in the core area by the first street layout plan for Hamilton. Throughout its history it has been constantly threatened, but it has always survived as a very valuable and distinctive feature in the heart of the City.

### 3.2.4. The Western Entrance

During the reorganization of major transport routes around Hamilton, and particularly during the rebuilding of the western entrance to the city, there was joint Provincial-Municipal



action, mainly relying on the powers of the Ontario Department of Highways, but also requiring close co-operation with federal bodies such as the railways, which resulted in the public control over lands surrounding and adjacent to Coote's Paradise and a number of attractive ravines and marshes in the Aldershot, Westdale, Dundas and Flamboro areas. These lands now constitute the Royal Botanical Gardens and form an internal greenbelt for the greater Hamilton area. They cut across extensive premature land subdivisions and speculative urban ventures, most of which are still undeveloped, and saved a magnificent set of natural features. They also exerted a strong effect on the urban pattern. Instead of spreading on the area between Dundas and the Clappison Cut (Highway 6) on the north shore of the water, urban growth occurred in the West Hamilton and Westdale areas. Even here, the civic golf course (Chedoke) had a strong effect as a buffer between residential and industrial areas, and as a generator or protector of urban residential neighbourhoods of excellent quality; and as a site for Highway 403.

One of the key figures in this planning was Mr. A. Bunnell, the town planner, who was also a moving force decades later in the Federal-Provincial Land Assembly.

### 3.2.5. Radial Rights-of-Way

Hamilton pioneered both the streetcar and the suburban electric railway. Public municipal action and private transport companies joined forces to acquire numerous "radial rights-of-way" for the extensive network of routes which connected Hamilton with most of southern Ontario in the 1920's. In the economic depression of the 1930's, and in face of competition from the automobile and an improved road network, these lines were abandoned and dismantled, including several funicular railways which broke the barrier of the "Mountain", and a suburban railway terminal in the downtown core (now the site of Terminal Towers redevelopment). The remaining "radial rights-of-way" were entrusted to the care of the Hamilton Parks Board, which maintained them as a public trust in the city and suburban areas right down to the early 1950's.



### 3.2.6. The Radial Routes Sold

While professional planning advisors argued that such radiating routes were of vital importance as the key to effective public transit systems in the future (foreshadowing the Provincial initiatives of the 1970's in the aftermath of the deletion of the Toronto Spadina expressway), public municipal policy decided to break up and sell these lands, usually as building lots. Professional planning advice then sought to retain at least the opportunity for walking trails along these routes, but in most cases the rights-of-way were extinguished. The marketing strategy was to seek to depress the land and lot prices, but the lots were limited and spread in thin ribbons across the city, and there was little impact. Most appear to have been sold at typical market prices. This is analogous to the erosion of the public or "common land" in cities such as Halifax, Dartmouth or Sydney, once the colonial period was ended. Municipal perspectives appear here to have been of extremely short-term nature. Today those rights-of-way would be of considerable use in building a balanced transport system in greater Hamilton, but the opportunity was deliberately thrown away.

### 3.2.7. The Airport Lands

The next major public intervention in the Hamilton land market was the urbanization of the City's first airport in the eastern area. This area was not developed according to any one consistent policy and it was spread over a long period. Major shifts in transport and land use planning policy occurred, thus a series of arterial routes and rotary junctions were held on public maps for a considerable period; this held back adjacent land use changes. Emergencies in housing were met using some of these lands. Despite these problems and piecemeal changes, the area was used so as to exert a strong influence, ensuring that land was available for modest housing, where otherwise speculation might have prevented this. In retrospect, much more of the land should have been set aside for light industrial use, but the locational dilemma is understandable in the face of the pressures of the 1940's and the immediate post-war period,





before urban planning had recovered from the collapse of the inter-war depression.

### 3.2.8. King's Forest

During that same economic depression, public powers were used to create the Red Hill Creek and King's Forest public parklands, which form a significant open space in the eastern part of Hamilton "Mountain". These lands also played a major role in the Land Assembly's evolution and in the eastern freeway and servicing problems.

### 3.2.9. Tax Sales

Yet another set of public interventions in the land market in Hamilton emerged as a result of the default of landowners and land developers during the inter-war depression. Large areas of premature subdivision fell into public hands through tax sales, or were guided into public use during this period. The best example is the unique assembly of lands for public health institutions on the western part of the "Mountain". This, once consolidated, was reinforced by the subsequent planning activity of the 1950's, which deemed the premature subdivisions not to be operative (under by-laws of subdivision control) and thus effectively wiped out unsuitable gridiron plans and paved the way for consolidation and resubdivision. A whole series of institutional lands have been made available in this way, to supplement the original public holdings.

### 3.2.10. Joint Area Planning

Hamilton was one of the first cities in Ontario to join with the adjacent County (of Wentworth) to form a Joint Planning Area. This resulted in the early 1950's in the formation of the Hamilton Wentworth Planning Area Board. Its first major step (1953-1958) was to persuade the 13 constituent municipalities to adopt subdivision control. Land severances were thus well under control by 1950, and gradually as control was extended piecemeal, municipality by municipality, premature subdivision was stopped (1954-1958). (3)



It is also interesting to note that one major area of urban development which was forecast in 1959-1960 by the Hamilton Wentworth Planning Area Board in its metropolitan studies, in Saltfleet above the Escarpment, was not considered a prime area by the City, but was later acquired by Ontario Housing Corporation for the Saltfleet Community Development. These are the lands referred to as the Saltfleet Land Assembly.

### 3.2.11. Advance Land Acquisition

In addition to these moves, prior to annexation (1960) there was active public intervention in the future urban development areas both inside and beyond the City boundary (in the suburban areas this was mainly in the then Barton Township). This was in the form of a joint operation between the City, the Parks Board, and the Hamilton Wentworth Planning Area Board, using the Official Plan to designate school and park sites beyond the built-up area and for future use, outside existing City limits, and using City Parks Board finances and powers to obtain control of such lands by negotiation or expropriation. (4)

### 3.2.12. Disposing of Public Lands

Sometimes the public land in Hamilton owned by the various governments is disposed of without adequate co-ordination between them. Land owned by the Canadian National Railway in the north end of Hamilton on Barton Street was (1969) appraised by the C.N.R. as being worth \$ 28,500 for the zoned use, industrial, not appreciating that a permitted use was for residential purposes. The land was almost at once, after being sold to a private individual, resold to a housing developer for \$ 60,000. The City was unaware of the sale until the developer sought a permit for 12 single-family homes, at which point the City offered \$ 75,000 for the land, which it wanted for industrial purposes. Understandably, the developer refused to sell, and proceeded with construction. Even the developer was surprised. The Toronto Star (September 27th, 1969) quoted him as saying: "The CNR just threw away public money. Speaking as a taxpayer, I am dismayed and annoyed by it all".



### 3.2.13. Hamilton: Public and Private Intervention in the Land Market

It is not too much to state that Hamilton is largely the creation of public intervention, and partnerships of public and private groups greatly affected Hamilton's destiny. A few examples illustrate this theme:

- a) Crown land powers were used to site the Hamilton urban settlement originally. (The Crown chose an excellent location)
- b) They were similarly used to create what is now Hamilton Harbour.
- c) During the period 1850-1870 railways were made to pass through Hamilton rather than to by-pass it.
- d) In the period 1870-1880 the City Council gave large cash gifts to companies to open blast furnaces and steel mills, paving the way for industrialization.
- e) Hamilton in the late nineteenth century almost bankrupted itself to build an advanced water supply system.
- f) In the 1920's the City and public-spirited citizen groups and land companies combined to attract McMaster University from Toronto to Hamilton.
- g) By private initiative combined with public powers of public utility organization, Hamilton was one of the very first cities to develop hydro-electric power and to maintain very low power rates.
- h) By combined public and private action a textile industry and tobacco-processing industry was built up, oriented to employing women, to complement the heavy industry which mainly employed men

### 3.2.14. The 1947 City Plan

A measure of what occurred in the immediate post-war period is that the 1947 City Plan forecast a metropolitan population of 250,000 by 1980. This figure was actually reached in the mid 1950's. By 1960 Greater Hamilton had reached an estimated population of about 380,000; by 1970 about 460,000, and the forecast 1985 population for that area is about 700,000. No comprehensive plan has existed since 1947 for this process. The breakdown of comprehensive planning has adversely affected all attempts to co-ordinate land development, capital





investment, public services and transport systems in Hamilton. It is against this background that the fate of Federal-Provincial Land Assembly must be read.

Why did the 1947 Plan read the future so inaccurately? The answer lies in the general unpreparedness of all Canadian cities for post-war growth; in the history of the depression, in which Hamilton was second only to Windsor as the place with massive unemployment; and in the fragmentation of the area which was to receive development, in terms of political entities.

The historical review has shown that public intervention in the land market has been a vital element in the evolution of the Hamilton metropolitan area, and has made a very significant contribution to the shape and form and character of the urban area.

---

### 3.3. The Federal-Provincial Land Assembly and the Municipal Planning Process

The Federal-Provincial Land Assembly represents a protective public reaction from upper level governments to the inadequacies already indicated in comprehensive planning for the greater urban area, which began in 1951 as an idea put into effect in 1954. (5)

The statutes are unclear as to the purposes of land assembly and the record is similarly unclear. There was an early perception on the part of key Provincial advisors (e.g.: A.E.K. Bunnell, one of the few planners in Canada in the period) that the future growth of Hamilton would reach far beyond the timidly-drawn lines of the 1947 Plan, and on reviewing the history of the area it is clear that the objective was to get into public hands land which could guide development into undeveloped areas of the mountain.

---

#### 3.3.1. Beyond the Urban Development Limit

The 1947 Plan was only providing for an increase of 60,000 people in the metropolitan area





in 30 years, and for an increase of 40,000 in the City in that period. It therefore provided for an urban development limit for 1975 which would prevent development in the greater part of the mountain. This line is clear in the original plan and was also given wide national prominence.  
(6)

The Federal-Provincial Land Assembly went very firmly outside that general urban line, which would indicate a long-term intent. It is worth noting that the whole national programme virtually died out in the late 1950's and that Hamilton is one of the few Canadian communities which has benefitted to any extent from the legislation.

The main objective was set out in 1953. In August of that year the Provincial Minister of Health and the Federal CMHC officers discussed with City officials the acquisition of Ontario Hospital lands for housing purposes (these lands later became important for the location of Mohawk College of Applied Arts and Technology and a psychiatric facility). In October 1953, the City Engineer conducted studies of servicing the mountain area for residential purposes. It soon became clear that the "urban line" which had been drawn so as to avoid urbanizing a major drainage basin on the mountain which drained easterly and then northerly to the Lake Ontario shore via the Red Hill Creek drainage system, was not going to contain urban development. (This servicing scheme became an important element in the eventual history of the assembled lands). At the same time, it was generally agreed between the three governments to seek about 1,000 acres, made up of about 500 acres inside the urban line west of James Street on the mountain excluding the Ontario Hospital lands which might be turned over to the partnership by the Province, and about 500 acres east of James Street and probably beyond the "urban line".

### 3.3.2. The Lands Acquired

In November 1953 a press release was made indicating that plans were under way for a housing development of 1,500-2,000 homes on the mountain. The housing development would represent "the largest in the City's history, \$ 15,000,000 to \$ 16,000,000". (The Westdale development, a private



land assembly for a suburban "garden city" in the 1920-1940 period, was in fact on a similar scale, but it had run into difficulties in the depression and part of the lands were diverted for other uses such as the University, and it was in any case firmly embedded in the urban structure and virtually completed). It was stated that part of the Federal-Provincial Land Assembly would include 250 acres from the Ontario Hospital farm property (surplus land made available by the decline in respiratory diseases), and simultaneous announcements were made by Federal MP's and Provincial MLA's.

By April 1954 about 715 acres had been acquired on the mountain, and an agreement to purchase had been finalised with the Ontario Hospital for 250 acres of their land. In May 1954 CMHC confirmed the Provincial Holding Agreement for acquiring 1,000 acres. At that time land purchased and optioned was about 718 acres and the agreement was for 300 acres of Ontario Hospital lands.

All this originated in response to some Provincial insights about the long-term interests of development in Hamilton, and a general request from Hamilton City Council in 1953 for help in meeting their immediate housing problems. Right from the start there were quite divergent objectives.

### 3.3.3. Initial Layout

In January 1955 land comprising about 124 acres north of Mohawk Road (being Ontario Hospital property) was agreed for immediate subdivision into land assembly lots. Without municipal agreement being available, in January 1955 layout plans were produced at the CMHC Regional Office, and the final costs of the land were settled approximately on the basis of about \$ 1,000 per acre, plus the costs of building a chainlink fence along the northern limits.

### 3.3.4. A Review of Planning for the Land Assembly

Planning for the undeveloped areas of the mountain, as well as servicing and the location



of a cross-mountain freeway, and the location of key commercial areas and public buildings plagued the whole subsequent history of this land assembly. This planning was further complicated by the shifts in municipal policy, and it is closely related to the history of the land assembly. The Federal-Provincial Land Assembly was in fact the key to the establishment of the future development pattern of the "upper mountain". The following general review is only the baldest summary, of necessity, but gives an indication of what kind of pattern occurred.

### 3.3.5. The Original Strategy

The lands were assembled (about 900 acres) in 1954. It was the original plan to simply sell off the land at controlled prices in the form of serviced lots. The fragmented construction, building and development industry in Hamilton was only gradually readjusting itself to large-scale development, and in addition, those developers who had any serviced land were obliged to maintain a substantial reserve inventory in order to protect themselves against the vagaries of the tortuous development process. (7)

### 3.3.6. The Strategy Revised

In 1961, however, after a very extensive series of discussions and a review of experiences, it was agreed by a joint committee representing the City, the Province and CMHC the the Federal-Provincial Land Assembly be developed with a mixture of housing types, for both private and public ownership, and for both sale and rental purposes and that lands be sold at market value. This intent has been carried forward as far as was possible by CMHC and then by OHC since its origin. But what actually happened? This problem is examined in detail in a later section of this report.

### 3.3.7. The City Blocked Innovative Development

In 1963 a similar and further report was sent on to Board of Control recommending that a 45-acre block on the south side of Mohawk, east of Upper Sherman, be developed at once for a plan





including an integrated mixture of housing types, and that the lands be rezoned for this intent. The City did not act on this, and by 1967 the lands (Serrisfield Neighbourhood) were subdivided for single-family purposes. This indicates that even if a joint partnership does include lands in very strategic locations, and perceptively identifies the need, local autonomy can radically change the strategies. This seems to suggest a new approach is needed.

### 3.3.8. The City Seeks Expedited Development

Development pressures increased and housing needs changed again. In 1965 the partnership was asked by the City of Hamilton to expedite development of all lands capable of being serviced. Following the 1960 annexation Barton Township had been absorbed into the City: it is to be noted that prior to the demise of the Township, the Hamilton Wentworth Planning Area Board's proposed Official Plan, which had not been acted on or approved, was (no doubt as a reflex action in response to the 1959 annexation application) dramatically expedited to final approval in a few days. Within a few days of annexing the land, the City repealed this Official Plan. By 1972 the main elements of that Official Plan had painfully re-emerged, however. The Hamilton Official Plan as late as 1961 was a virtually useless document, with no indication of City policy. The detailed planning for the critical upper mountain areas in which the land assemblies lie was not really tackled until the mid-1960's and the consultant report of 1960 (Jones, J.V.: Critical Plan of the Hamilton Planning Area: Toronto: 1960) was not adopted. There was an extended controversy over the location of the mountain freeway, which had a paralyzing effect on detailed neighbourhood layouts. Very often, planners for the partnership (those in CMHC, OHC, or their consultants) were operating in a vacuum of indecision.

### 3.3.9. The Useless City Plan

The City plans for the upper mountain basically were useful in spelling out roadway widths, future rights-of-way for major roads, general development densities and relationship



to phasing of services, and the idea of having an industrial area in the south-eastern section of the mountain. These were essentially inherited from the operations of the Hamilton Wentworth Planning Area Board. The City plan was useless in that it did not spell out a generalized land use plan for each neighbourhood, did not spell out the predominant internal roads; it made no attempt to set out a density pattern and distribution, and did not set out a pattern of housing types. This made immense problems in the location of commercial and community services and facilities, for the "market" emerged as a piecemeal and erratic development process. Rather than resolving on a policy base how to integrate into the new development the scattered bits and pieces of existing premature frontage development (which the Area Planning Board 1955-1960 was unable to prevent, because Barton Township would not pass a zoning by-law) it left each landowner to protect himself in a long series of highly controversial and difficult zoning battles, and treated the Federal-Provincial Land Assembly like any private developer. The freeway and adjacent land uses were not dealt with until the late 1960's. In the period 1960-1968 it is clear that there was in fact no comprehensive planning process, municipally.

### 3.3.10. Piecemeal Development

The City went on from 1960 to 1970 in fact with a piecemeal process of planning 200-acre concession blocks. (8)

They relied heavily on the 10% control exerted in most of the blocks by the "park-school" site blocks acquired in advance. It must be noted that analytically, the City planning staff very sensibly divided the mountain into four or five "comprehensive planning districts" but City policy did not use this method, which would have been excellent, at the policy level. There was a change in perspective in the period 1968-1970 but it has still not basically altered the process described.

This piecemeal process worked to remove the advantage of economies of scale, but it aided the City in getting financial assistance for the major servicing problems and transport problems (the trunk sewer and the freeway) in the area.



### 3.3.11. Municipal Delays Greatly Increased Costs

---

Municipal delays greatly increased costs. A typical example illustrates this process.

Following the 1965 call for large-scale development, there was an attempt to implement the principle of a mixture of housing types. A subdivision plan to this effect, accompanied by a rezoning application, was developed to cover a 70-acre block east of Garth Street, in the Rolston-Gourley Neighbourhood areas. This plan went before the City early in 1965. It was a very prompt response by the partnership to the City request.

Planning Board reviewed this plan, and for reasons which appear unduly sensitive to supposed public opinion, recommended against changing the northern half of the public lands from the existing single-family designation to allow a broader range of housing types. They then sought and received from the partnership a revised plan, which provided for single-family dwellings in the northern half, and a mixture of housing types "with a two-storey limit" in the southern part. This was approved by the Board in April 1966. More than a year had passed in fruitless controversy in this piecemeal process. The partnership took the revised plan to City Council.

It was rejected by Council. Council decided that the eastern and western parts of the property be restricted to single-family densities, with row-housing (the sole survivor of the struggle for new housing types) confined strictly to the interior of the site.

At this point Ontario Housing Corporation took over the responsibility for developing the Federal-Provincial Land Assembly partnership lands. The subdivision was withdrawn (1966), and then redesigned (1967), according to the municipal ideas. Development was in effect delayed three years by this kind of controversy, which throws away great advantage gained initially by land assembly: comprehensive advance planning and smooth development. Later experiences showed some improvement.





### 3.3.12. A Harmful Municipal Process

It is clear that the municipal planning process greatly reduced the initial advantages of the Federal-Provincial Land Assembly. In my opinion the good results achieved have been despite that process rather than because of it. If Canadian cities are to benefit from land assembly it is essential that there be comprehensive planning, a single responsible development entity and agency, close co-ordination on services and phasing of development, and more sophisticated methodologies for housing and land-bank analysis. To do this, new kinds of information must be generated, and new concepts applied.

---

### 3.4. The Experience Outside the Federal-Provincial Land Assembly

The experience outside the Federal-Provincial Land Assembly in Hamilton can be summed up in a brief sentence. House prices in Hamilton almost doubled in a decade. (Tables 1,2)

Typically, in the Hamilton area, in conventional housing, serviced land costs represent about 40% of housing costs. The average price of serviced land in lots has quadrupled in a decade. (Table 3)

Some of the newer subdivisions include lots, serviced and ready for development, at \$ 17,000, but these are for single-family housing for the top 2% of the income range.

The Hamilton area demonstrates some spectacular price increases, of which a few examples are indicative: (Table 4)

- a) On the mountain, a two-storey brick house with four bedrooms, separate living room and dining room in a stable area sold in 1966 for \$ 16,000; and for \$ 29,300 in 1971.
- b) In the Burlington middle-income area a three bedroom back-split house sold for \$ 20,500 in 1967 and for \$ 27,000 in 1972.
- c) In the Country Club Road area of Hamilton lots are selling (1972) successfully at \$ 17,000 to \$ 19,000, serviced.



- d) In a middle-income area in the west of Hamilton, houses sold for \$ 18,000 to \$ 21,000 in the period 1964-1966, and recently (1972) sold for \$ 28,000 to \$ 30,000.
  - e) In Pleasant Valley subdivision in Dundas houses in 1964 were unable to sell at \$ 17,000 to \$ 19,000. In 1972 the same houses sold at \$ 26,000 to \$ 27,000.
- 

#### 3.4.1. A Typical Conventional Developer's Experience

A typical conventional developer in Hamilton with a reasonable land inventory bought raw land some years ago, sufficient to give him several years' supply, at \$ 2,000 an acre. The inventory cost was \$ 250,000 and the project was financed at 10% interest. The annual carrying costs were high: 18½%.

Thus his land had to double in value every six (approx.) years to justify his holding it, because of the annual compounding of these costs.

The developer spent, with the utmost effort to get proper planning applied, five years getting approval for his proposals, which were changed many times. His raw land cost at that point was increased about 10 times as a result of carrying charges, services, levies and imposts. During that period mortgage rates increased from 6½% to 9% (this additional 2½% in plain terms meant that a borrower on a \$ 20,000 mortgage amortized over 30 years would need to pay \$ 18,000 more for his loan than a few years earlier). In the last year of this period, the main materials used in roofing and frame construction increased substantially in price: spruce by 32%, cedar by 33%, pine by 10%. In the Hamilton market, the prices of concrete, steel, plasterboard, and electrical equipment increased in the range of 10-30%.

The result was to drive this developer well beyond the range of \$ 9,000 incomes (houses of \$ 24,000 to \$ 27,000). He survived and succeeded, but is aware that he is not now building for the general public but for the higher-income groups.



His land inventory to some extent cushioned him against the excessively long preparatory period and against heavy cost increases. He was obliged to increase his inventory by buying more expensive land at higher carrying charges, and is unable to get much economy of scale. The rapid appreciation of his inventory gives him a helpful reserve in case of need, at the expense of his long-term advantage. (Tables 5,6,7 and 8)

#### 3.4.2. Suburban Experiences 1958-1968

The period 1958-1968 in Hamilton saw building lot prices double or even triple. In Ancaster, virtually no lots were available because the municipality would not approve septic tank subdivisions. In Burlington, lots ranged in 1968 from \$ 8,500 in the east end to \$ 11,000 in such higher income areas as Tyndaga or Laurentian Heights. Such lots as were available in unserviced (i.e. unsewered) areas as Ancaster were selling at \$ 6,000. A lot in Mohawk Meadows, the last major subdivision in Ancaster with vacant lots sold for \$ 6,500 in 1967 and re-sold for \$ 7,400 in 1968. In Grimsby the average serviced lot cost was \$ 8,900 and in Stoney Creek \$ 9,000. Generally in the period 1967-1972 private builders were obliged to move in (to survive) and buy any available lots and this created further pressures on the market.

#### 3.4.3. Syndicates, Speculation and Taxation

During the same decade there was evidence of increasing activity by syndicates investing in land. For example, market garden land in Burlington adjacent to the Queen Elizabeth Way (10 farms) transferred to development companies at about \$ 20,000 per acre. Farms in Beverley Township sold at about \$ 1,000 an acre. Though speculatively treated and obviously traded for development, the taxation of these lands is simply that of farms, in the main. The Burlington Assessment Department has estimated that this discrepancy accounts for 6 mills a year and adds about \$ 36.00 annually to the average property owner's tax bill. It has been estimated that from 20% to 50% of the farmland in the Metropolitan Hamilton Census area





and immediately adjacent areas within easy reach is now speculatively held land.

In such a setting, it is as well that the public is protected by the Saltfleet land assembly, for if these trends are to be read correctly, very little of the development land will be within reach of the great majority of householders.

---

### 3.5. Overview: Examination of the Evolution of the Federal-Provincial Land Assembly in Hamilton

The experience of the Federal-Provincial Land Assembly in Hamilton is in fact more fortunate than might be expected from the review of the municipal planning process. Further, much headway has been gained since the partners agreed to have Ontario Housing Corporation serve as the responsible developer for the lands. This overview may assist in giving perspective.

The original holdings, as was seen, totalled about 900 acres. (See key map)

These lands were, as originally set out, concentrated in two main areas:

- a) One large area generally bounded by Mohawk Road on the north, Upper Paradise Road on the west, Stone Church Road on the south, and a line about 1500 feet east of Garth Street as the eastern boundary. This area contained originally about 350 acres and mainly covered both sides of Garth Street.
  - b) Another large area, of about 550 acres initially, bounded by Fennel Avenue on the north, Upper Wentworth Street on the west, Stone Church Road on the south, and a line about 1500 feet east of Upper Ottawa Street on the east. Mainly these lands focus on Upper Wentworth and Upper Ottawa Streets.
- 

#### 3.5.1. Strategic Location

These lands occupied strategic locations on the two main corridors of growth in the upper mountain area:

- a) The western lands occupied a key location on the Ancaster-oriented westerly trend of develop-



ment on the west upper mountain, in the prime servicing area.

- b) The eastern lands occupied a key location on the Saltfleet-oriented easterly trend of development on the east upper mountain, in the secondary servicing area.

In other words, Hamilton initially filled in the lip of the mountain area in relatively solid development up to Fennell Avenue. From that point three main corridors of development occurred, the two described above and the Highway 6 axis midway between the two. Public lands were thus in a dominant position strategically on the two main residential axes of growth.

The City chose to call each 200-acre concession block a "neighbourhood". All such neighbourhoods were named.

The western lands were in the Gilbert, Rolston, Gilkson and Gourley neighbourhoods.

The eastern lands were in the Mohawk Gardens, Thorner, Lawfield, Berrisfield, Lisgar, Rushdale, Randall and Quinndale neighbourhoods,

The western lands formed 33% of all the vacant development land, and those in the eastern area formed about 45% of all vacant development land. Together they formed 99% of all Federal holdings in the Hamilton area (1969).

The "central spine" down Highway 6 was much too developed by 1954 to have been significantly affected by the advent of public land assembly.

The public lands were astride the east-west upper mountain freeway and thus in a strategic position there.

### 3.5.2. The Opportunities

The opportunities of land assembly were:

- a) A chance to pioneer new kinds of community development.
- b) A chance to apply and demonstrate sound planning principles.
- c) An opportunity to achieve economies of scale.



- d) An opportunity to take advantage of relatively low costs of initial purchase.
- e) A chance to forget about property boundaries and to develop consolidated land holdings.
- f) An opportunity for a significant amount of low-rent housing of innovative kinds.
- g) A chance to integrate such housing into comprehensive neighbourhood layouts.
- h) A chance to influence design and land use adjacent to the freeway and to get public advantage (in terms of major public uses and commercial development) from such locational advantage.

The realities have been:

- a) The City has rigidly applied the standardized forms of private piecemeal development to the public lands.
- b) They are now virtually indistinguishable from the surrounding development.
- c) The senior governments have unwisely succumbed to the City's "block by block" approach, and accepted the City's ideas on neighbourhood density and layout.
- d) What has occurred has been a series of individual subdivision plans. The mountain areas are not a Don Mills, an Erin Mills, or a Bramalea.

Despite this, there are still demonstrable advantages accruing to the public from this activity. A brief overview of the experience can be helpful here.

### 3.5.3. Selling Land at Cost

Lands on the north side of Mohawk Road were in 1954 serviced and it was thus possible to develop part of the lands adjoining. The services entered in the 1956-1957 period (the Ontario Hospital lands previously noted). It was originally policy to sell lands at cost, serviced. By the time, through the curious planning process described, the subdivision known as Buchanan Park reached the market, this was difficult to market, and this experience stands in contrast to the experience of the same period in Polson Park in Kingston, and in Peterborough. Lots were put on the market at about \$ 2,800 in the Buchanan Park area.





#### 3.5.4. Speculation Prior to Assembly

The problem in the balance of the lands appears to be that even though public action was relatively prompt, land speculation was there first, in that piecemeal activity had affected the general level of prices. While several hundred acres were acquired at about \$ 826 per acre, and lands at the most southerly part of the area far away from development in parcels were on the market at about \$ 300 per acre, the average assembly price was about \$ 1,000 per acre. The lands immediately south of Mohawk Road were assembled at about \$ 1,000 to \$ 1,200 per acre and this was sensible since it could only be expected to increase quite rapidly in view of the pressures operating. A few years later, these prices appeared not unreasonable. Today, two decades later, they are far below current values for comparable fringe area land. Indeed, it is as well that OHC already controls the Saltfleet area because such land assembly would be prohibitive today.

In June 1955 some Federal-Provincial land was sold to the Ontario Department of Highways for the widening of Upper Gage, at a rate of \$ 1,200 per acre. Within a few years, by about 1958, land to the south of the easterly block of assembled lands was marketing at \$ 2,000 per acre, and in 1960 land in Concession VI, Twp. of Barton (City of Hamilton), was appraised at \$ 4,000 per acre market value. In 1961-1962 these same lands were respectively valued at \$ 2,200 - \$ 2,500 and \$ 4,500 - \$ 5,000 per acre.

#### 3.5.5. The Joint Co-ordinating Committee (1961) Objectives

In 1961 the appreciation of the value of these lands led to the creation of the Joint Co-ordinating Committee for the partnership. Their first report in May 1961 tried to deal with the challenge: what to do with the public lands? They recommended that the prime objectives should be:

- a) to achieve good planning;
- b) to cater to the non-private development market;
- c) to counter-act the inflation of land values which was evident.



### 3.5.6. The Metropolitan Hamilton Home-Builders Association Objectives

At the same time, there was a mounting pressure from the Metropolitan Hamilton Home-Builders' Association, later echoed by the Urban Development Institute, for a contrary policy:

- a) there should be no further land assembly;
- b) all lands should be disposed of by public auction or by tender;
- c) the profits should be ploughed back into public services to increase the supply of available land.

### 3.5.7. Selling Land at Market Price

The result was a policy to ensure that no land was sold at less than market price.

This represented a major change in direction. Looking back on the origins we find an initial concern about land availability and land price. In 1951 and 1952 A.E.K. Bunnell for the Province and J. McClasky for the Federal Government explored the possibility of land banks for the Hamilton area. An initial exploration led to options on land in unserviced areas in West Flamboro, Saltfleet and Ancaster, in areas not yet developed. In September 1951 it was decided to focus on areas on the upper mountain just beyond the "urban line" (in this respect the later land assemblies of Bramalea, Don Mills, Erin Mills, and Cedarwood follow the same logic) and a new advisor on real estate was engaged, resulting in the parcels now in use.

In 1953-1954 Hamilton advised senior governments it needed 250 low rental units of public housing and that there were 1000 families earning \$ 3,300 to \$ 3,800 or less. It was suggested by the City that the real need was for serviced land. In this period, Hamilton had about 4000 - 5000 vacant lots, but few available at all for poorer people and none in assemblies large enough or suitable enough for public housing. (9)

The land assembly countd then be regarded as



a land inventory which was (at about 5-6 lots per acre) equivalent to the total land inventory of the Hamilton metropolitan area at the time. Instead of being regarded as a public utility, it was viewed as a threat by local developers. Instead of being used to meet the problem originally defined, it was tied to the concept of matching market value.

The City was told by senior government advisors that for the lands outside the City, annexation and city services were a prerequisite. By a co-operative endeavour, the CMHC, Provincial and Hamilton Wentworth Planning Area Board policies got to work and in the period 1956-1960 stopped septic-tank subdivision in the area, annexed in 1960.

The next question which arose was the urban renewal policy under Part V of the National Housing Act. The Urban Renewal Study (Prof. G. Stephenson and M. David) focussed on two projects:

- a) the clearing of Van Wagner's Beach (which resulted in a housing displacement as the area was turned into a park);
- b) the North End and Central Area schemes (which again produced residential displacement).

Some of the Federal-Provincial partnership lands were made available for the rehousing problem. Generally the situation was however that replacement and relocation occurred (a) in the old Airport site in the East End of Hamilton, and (b) on two cleared sites (old factories) in the North End of Hamilton. It appears to have followed the course originally recommended for all assembled lands: the land was sold at an assumed price of \$ 1,000 per unit for public housing purposes. This meant a writing-down of land and clearance costs. A fixed "write-off" was agreed and the partnership wrote off the difference. Cleared and assembled land was made available to OHC for public housing purposes at less than market value. (10)

Whereas City policy was to use the land assembly to control land prices, the partnership (mainly in response to Federal policy) was selling land at market prices. The prices noted were affected by many factors, and the generally lowered real estate market of 1962-1963 saw prices fall. The





evidence is difficult to establish as to the effect on land prices, but it does appear that the existence of the assembly, and such items as it was able to bring to the market to some extent stabilised the market, no doubt partly due to the strategic location, and to the advent of a servicing agreement which expedited the development of the secondary area and probably prevented the undue acceleration of land prices due to a shortage of serviced land. The partnership, especially in the Randall-Rushdale-Quinndale area, does control servicing access to lands to the south and can maintain a commanding position for whatever policy is desired.

It appears that in the administrative perspectives of the time (understandably, in the light of the policy issues and planning processes discussed) upper level governments were recovering some of the costs in urban renewal from the public land assembly. (It would be a massive challenge to do "regional accounting" but, this general conclusion stands out as a sensible administrative reflex action in the situation.)

#### 3.5.8. Problems of Neighbourhood Design

By 1961 the City began to revise its approach to neighbourhood planning, and in 1961-1971 it imposed its road ideas on all developers. Since, by the marketing strategy adopted, the partnership did not appear to be substantially different from any other developer, the City planning reaction is understandable. Plainly, such a partnership is not "just another developer": but that is the image accurately reflecting a great deal of the early practices, and carrying over to affect OHC operations for at least the initial period, until OHC's effective role as a single entity of management and development began to take effect, after 1965.

Initially, CMHC did the subdivision designs, eg. Lawfield Neighbourhood, 1962. In 1963-1964 the Planning Board began to enter this realm. Ontario Housing Corporation first took over public housing (1965) and later, when its legislative base, statutory authority, and administrative and technical expertise further developed, entered land assembly. This led to OHC becoming effective



in the layout and design process, particularly after the hiatus of 1965-1966 when a great deal of redesign was required by the City. An observer must question the very submissive posture of senior governments who spend most of the money, in relation to the erratic procedures of the junior partner.

### 3.5.9. Buchanan Park 1956-1958

At \$ 2,800 per lot in 1956-1958 Buchanan Park serves as an interesting example of the history of lots in this kind of process. In 1955 the comparable typical unserviced lot would market for about \$ 1,000, the average price of every acre of land assembled. In 1956-1957 under partial servicing agreements, the lot price would be, in that general area, about \$ 2,400. Then, with the advent of the policy of full services, lots were marketed at about \$ 4,000 each, and stayed at approximately that level. About 1964 such a lot would market at \$ 5,500-\$ 6,000 and thereafter (in the period 1965-1972) lots have appreciated rapidly. The \$ 6,000 lot is not atypical now.

### 3.5.10. The Advent of H.O.M.E.

As from 1967, there was (as a result of OHC becoming involved) a change in available options, following the new Provincial legislation. Basically these resolved themselves into three choices:

- a) Leasing for 50 years;
- b) Purchase on Agreement for Sale;
- c) Purchase as Freehold, without price restrictions.

The experience with the latter indicated a result which circumvented the price objectives. Subsequent checking indicated that generally the houses built were not \$ 15,000 houses, and second or third sales indicated a market which was well able to purchase land on the open market. The freehold option has now been removed, and the subsequent sales are now carefully reviewed.

There is as yet insufficient evidence to review the experience with long-term leasing, but in the income ranges of those who have used this method, the main operative factor would be cost



rather than market value, and the prospect of perhaps doubling outgoings to buy the lot a sobering one. Unless there is increasing affluence, the eventual reversion of such lands may pose a future management challenge: but the period is so long that this is not an immediate issue, and the behavior patterns appear to be similar to those of rental properties, without the same degree of maintenance problems.

### 3.5.11. The Drive for Increased Production (1970-71)

One response to this situation, when OHC took over, was (1970-1971) to seek to put a large number of lots on the market. In 1971 there were approximately 2000 single-family (Hamilton) housing starts; and 500 lots put on the market via the public process. This is a big proportion of the total, and operations are expected to continue on a similar scale. The 1972 experience was similar. Currently the areas known as Lawfield Stage 3, East Half; Stage 1 and resubdivision of Block B; Gourley Phase 1; Lawfield Stage 3, West Half, are due to complete construction of projects in 1973; and the areas known as Randall, Gilbert Stage 2, and Rushdale are proposed to reach the same stage by 1974 and 1975. It is clear that the OHC planning process is producing very effective results, and for the first time the Federal -Provincial Land Assembly areas are experiencing a "stream of development" which can exert an influence on a larger range of factors. In fact, OHC is acting like a diversified developer using new town expertise on a small scale. This will bear fruit, no doubt, when the Saltfleet area comes "on stream" in the foreseeable future.

### 3.5.12. Subdivision or Community?

A clear differentiation emerges between the approaches to the upper mountain area and the Saltfleet lands. In the incisive words of one of the planners most closely concerned with the process "Saltfleet is a community; the Mountain land assembly is just a bunch of subdivisions". By 1976, the upper mountain area will be completed and the end of a definite stage in the development of our attitudes will have been reached. The physical de-





velopment, while of a generally high quality and of good design, will be generally not markedly different from the surrounding areas with which it will very shortly be integrated. Perhaps this is a necessary consequence of entering the process as "just another developer".

#### 3.5.13. The Freeway

The Freeway, when it is built, will be 75% financed by the Province. Citizen opposition and the planning process peculiar to the City have led to relocation and this also disrupted the use of public lands. In the neighbourhoods affected, OHC on behalf of the partnership is giving a 100 ft. right-of-way, and the balance needed is being obtained by paying OHC "book value or 10% of the market value, whichever is greater", with OHC retaining the right to buy back the land at the price paid in the event that there is yet another change. Faced by the vagaries of an unpredictable development context, this is prudent and sensible management. (Table 9)

#### 3.5.14. Parklands

In addition, the balance of parks needed are being purchased at market value. (Again, while it is beyond the scope of this research, it would be of interest when this process is completed to review the consequences of the "market value policy"). (Table 9)

#### 3.5.15. The Saltfleet Land Assembly

The outstanding contrast is the Saltfleet Land Assembly, where, in effect, the public has taken the initiative to develop the Official Plan, the Zoning By-law, the detailed Subdivision Layout Plans, and the Financial Impact Review. A process which was tackled piecemeal and without a long-range view in the upper mountain area of Hamilton has been tackled properly in the Saltfleet area. A long process of planning (1968-1972) will result in a situation where in 1973 "the key is in the ignition" (to quote a planner involved in that process) and where registration



can occur. Phase I will be ready for development in 1973: the land was purchased in 1968. The lesson of unified project planning, development and management is quite clear: large-scale development can occur on consolidated holdings. Financial considerations of the inadequate municipal tax base will artificially limit the development to 200 permits per year (Treasury, Economics and Intergovernmental Affairs, 1972) but it is clear that technically a much higher rate could readily be sustained; the restriction due to taxation problems will interfere with economies of scale.

### 3.5.16. Incapability of the Municipal Process

This is unfortunate, when the superior process has dramatically shortened the time from land purchase to land development for a total parcel of 1600 acres in a planning area of 3000 acres. The experience of new towns in Europe is borne out in financial analysis of this project: while a high rate of development generates substantial investment costs, since OHC functions as a developer and pays levies, the rapid development process generates economies of scale, taxable assessment, and multiplier effects in the urban economy, leading to subsequent industrial and commercial and service-employment growth. In a period of rapid household formation, large-scale development of good quality in high rates of production stands out as a sensible provision. It is beyond the normal capacities of the municipal process. British experience using the device of the "New Town Corporation" has in fact suspended local government to achieve these effects, to such financial advantage that the central government is in fact most reluctant to give up its hold over such areas.

The fragmented political process adversely affected the Federal-Provincial Land Assembly. Is the weak tax base of a suburban municipality to adversely affect a brilliant achievement in the next stage in the Saltfleet Land Assembly?

### 3.5.17. The Effect of O.H.C. as Developer

Whatever now occurs, it is clear that the advent



of OHC as, in effect, "the developer" has produced a unified and relatively clear management strategy for the balance of the upper mountain lands and produced a higher volume of production than has been possible up to this time.

This has recently produced a marked effect on the Hamilton housing market, which is likely to be continued to 1976. Hamilton is generally a small-builder town, and only a few of the larger building and construction firms are able to maintain a substantial inventory. For new entrants into the field, it would take a major financing of several million dollars, to be able to build up any kind of inventory and build with any volume to sustain an effort. The piecemeal development process has not helped any degree of rationalization and consolidation in the industry. The result is that the smaller builders (who are typical in the area) are without land inventory and thus heavily dependent on the efforts of the land assembly. They thus adopt a posture very different from that of the organized lobbies and associations of the national land development industry, in urging the Corporation to proceed apace with development so that they can maintain production.

### 3.5.18. Effect on Prices

Has the H.O.M.E. (Home Ownership Made Easy) development process, by providing a large number of units in recent years, had any market effect on price-levels in the Hamilton urban area? The answer is no. Why does it appear that development on such a scale has no effect? Is it not increasing supply? There are about 10 builders in Hamilton area who build speculatively: the balance build on contract. Typically only 4 or 5 builders produce more than 50 units each annually from NHA-financed sources. Some 30% of new starts are now annually in the lands of the land assembly. What has happened, when there is no effect on price?

### 3.5.19. There are Two Markets

The clear answer is that there are two separate and distinct markets in Hamilton, as in





many other urban areas. The conventional market, producing the NHA-financed \$ 25,000 - \$ 28,000 home, is for family heads who produce annual earnings of more than \$ 8,000-\$ 9,000. The other market is the balance of the population, below that level.

Note first the effect of the "market cost" approach on land costs, apparent in the HOME Program examples. (Table 4)

Note next, that the only housing really effective for the income group under \$ 8,000 per annum is found in the form of apartments, stacked town housing and maisonettes, and smaller semi-detached housing. (The City of Hamilton, in its reluctance to allow housing innovations was discriminating against poorer people and putting some part of the operations of the partnership into competition with the lower end of the conventional market: no wonder the building industry reacted sharply). This indicates the importance of the greater variety of housing stock possible in large assemblies and in the final parts of this upper mountain example in Hamilton.

### 3.5.20. Market Penetration

Increasingly, the effect of OHC involvement has been to broaden (within the constraints of the City planning process) the housing stock and drive for economies of scale to penetrate the market represented by the population in households where the head earns less than \$ 8,000 per annum. Increasingly, conventional building is less and less able to meet the lower end of the \$ 8,000 (plus) range and it is added to the "submerged market": this is the main area of friction between OHC and the conventional land developer. As the costs of housing increase, the proportion of market open to conventional building shifts to constantly higher income threshold and in their turn those below the new threshold are added to the "submerged market". The effect of OHC's efforts on prices is negligible because it is dealing with a totally different market, and that market is largely separate and distinct from the conventional one and steadily increasing.



Penetration into this market is limited: those added at the top tend to compete with those immediately below them, but the total market is very large. But, since most cannot reach the market, it is not really a market at all. Because of our generally poor methods of analyzing housing need, and housing demand, we have no clear picture of the scale of this potential. Most planning and housing experts in the Hamilton area are of the opinion that it is much larger than conventional analysis can describe, to the extent that 10 times the number of units could be produced and still not satisfy the need. This arises because of the constant additions to the group caused by increased housing costs, new family formations, "undoubling" or "unfolding" of household units and the dynamics of our population structure. This will increase dramatically in the next decade as increasing numbers of young people approach the median age of 33-34 when the need for a house or independent unit is pressing.

#### 3.5.21. Significance of O.H.C. in Hamilton

The typical regional average income is \$ 5,650 (Statistics Canada, 1966). It has been assumed or predicted in various studies that this could reach \$ 7,900 by 1984 (constant dollars). For Hamilton proper the 1968 average earnings per family were estimated to be \$ 7,230; and the 1968 average earnings per family head \$ 8,124. In the 1961 Census over 25% of households had incomes under \$ 7,000.

If we allowed for trends since that time, it is clear that for a great majority of people in Hamilton the OHC developments will be the only way they can avoid poor housing; and that such remedy will only be available to a small proportion of the total unless we can improve the delivery system. To define such totals presently defies our analytical techniques: to develop tools for such analyses is a most urgent priority in Canada.

#### 3.5.22. The Delivery System

It appears that technically, the delivery system in Ontario is ready: it is called Ontario



Housing Corporation. But it needs a "new towns" atmosphere and a green light for production of communities, on public land obtained well ahead of need and maintained as a true land bank. Thus we can foresee a period of massive public land banking as well as massive private land banking to meet the two separate and distinct markets. If the public need has been underestimated and the private one overestimated, then it is inevitable that some private development land banks be nationalized, or some such co-operative measures as those used in Bramalea (HOME purchases and innovative housing) being used on a grand scale. The massive public land banking has not kept pace with that of the private sector, and now takes place in a highly inflated land market. The need for such efforts is defined by the relative lack of public land assembly for much of the period 1958-1968, in order to get a bank going which can stand rapid withdrawals once the housing delivery system gets going, and hold land for several decades in a revolving inventory.

All this depends on a better definition of the problem and a better way of producing the information for planning and development. This concludes the overview. The next step is a detailed examination of the evolution of the Federal-Provincial Land Assembly.

---

### 3.6. Administrative Responses in an Uncertain Context: Detailed History of the Land Assembly 1963 - 1973

The uncertain context for the land assembly (changing and imprecise policy; varying objectives of the three governments; inflationary and speculative market; piecemeal planning; rigid attitudes to innovative housing) has already been described. Some administrative responses are worth reviewing briefly, since they throw light on operational problems.

---

#### 3.6.1. Divergent Federal and Provincial Objectives

A very clear indication of absolutely diver-





gent objectives came in 1963 when the Province of Ontario (Economics and Development) reached the view that it was high time the Mohawk Road lands were developed, as private development was encroaching on all sides; that it be planned (Lawfield Neighbourhood) to provide a "community involving integration of high-rise, single-family, semi-detached, Federal-Provincial Rental Housing and Senior Citizen Housing, along with an equal variety of privately built housing". It was then noted that the Federal partner seemed unaware that internal servicing was a responsibility of the partnership (just like a private subdivider): and that the City appeared to want land sold to undercut a market in which 90% of serviced lots were in the hands of developer-builders and 10% were speculatively held. The Province suggested that the partnership make this "a model project for the instruction of local private developers. This would be the first attempt in the Greater Hamilton area to show the possibilities of integrated development for housing to serve all segments and all age groups in the community". But this was clearly not the policy of the other members of the partnership, in relation to Lawfield Neighbourhood, or any other lands. (11)

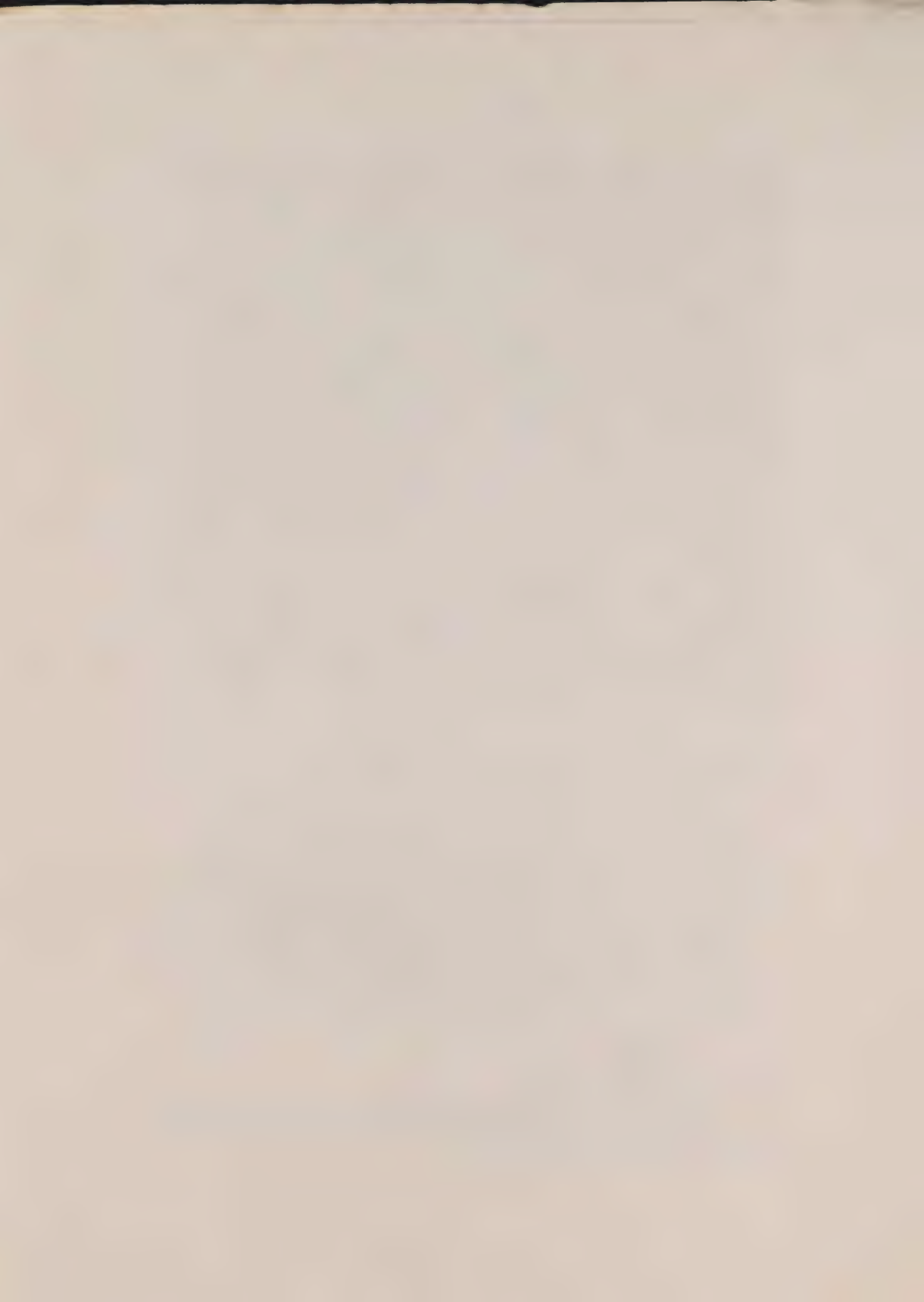
### 3.6.2. Proposals to the City 1963

Three courses were put to the City:

- a) to create an integrated community of both sale and rental types, with lot sales on a proposal basis at market prices (250 units);
- b) sale of lots to private enterprise (owner-occupants or private speculative builders) at cost, for purchasers whose income did not exceed \$ 4,500 (CMHC at that time allowed 35 year amortization for direct loans, and this income band was not well served);
- c) sale by public tender of the land.

### 3.6.3. Buchanan Park

Meanwhile in Buchanan Park, 62 serviced lots were produced, and CMHC was pressing for sale at market price. (See 3.5.8.)



From 1954-1963 the partnership only released 100 acres producing the 500 lots in Buchanan Park. At this time it was estimated (April 1964) that 75% of the serviceable area on the mountain was built on (about 1000 units started), leaving the partnership as the only large undeveloped tract in the primary service area. Developers had begun moving to Stoney Creek, Burlington and Dundas, and similar suburban locations. In these circumstances CMHC refused to consider selling land below market value, and considered that selling 50 ft lots at \$ 4,500 - \$ 5,000 would meet a definite need. (Some 69 lots in Buchanan Park extension were sold at market price to home-owners). This led to a complete change in the proposed Lawfield Plan.

One of the difficulties encountered by the partnership was that of erratic tender prices, typical of the Hamilton area.

In 1966, single-family lots were available in the mountain area for \$ 3,000 - \$ 3,500 in unserviced or partly serviced areas, and in a planned subdivision, commanded prices of \$ 5,500 - \$ 6,000. In Buchanan Park subdivision the 62 lot subdivision developed by the partnership in 1963 averaged a total development cost of \$ 2,300.

#### 3.6.4. Costly Rehabilitation

Meanwhile the Province had been asked to rehabilitate 50 houses in the North End Urban Renewal project. Since 5 were done as an experiment (June 1964) and they had cost \$ 17,500 per unit (estimated at \$ 15,500 per unit), work proceeded at about \$ 16,000 per unit with costs shared in the percentage: Federal 75; Province 17.5; City 7.5. This made little impact on the lower third of the income band.

#### 3.6.5. Book Value and Land Profits

Lands at Garth Street and Mohawk West were in early 1965 held at a book value of \$ 1,360 per acre (70.99 acres) and sale to the Ontario Housing Corporation would be conditional on its use for public housing. Section 35 C (NHA) financing was not approved by CMHC ("we believe this section is



intended primarily for land being acquired for holding purposes rather than immediate development"). Any profits by sale would be shared 75:25 with the Province.

### 3.6.6. Contradictory Planning

In 1955-1959 the Hamilton Wentworth Planning Area Board tried without success to establish a 20-year comprehensive plan for the lands as a guide to more detailed neighbourhood planning.

In 1960 the City annexed Barton Township and repealed the Official Plan. This led to a very piecemeal process.

In mid 1965, the City of Hamilton requested that the partnership proceed with planning and design for servicing 277 acres of land in 5 of the neighbourhoods. (Table 10).

Central Mortgage and Housing Corporation undertook to do the layout work on behalf of the partnership.

In August 1965, Murray V. Jones and Associates were engaged to produce a general plan for the "Mountain area" (the undeveloped part of the City). (This plan, when produced, was not accepted by the City). The consultant also advised the production of a new Official Plan for the whole City. The mountain study was (a) to delineate future land use; (b) allocate population density; (c) detailed neighbourhood plans for those areas in the 1965-1970 stage, to indicate road design, location and density of housing types, schools, open space, and community facilities.

In October 1965, Ontario Housing Corporation engaged consultants for the overall development of the balance of the Federal-Provincial holdings.

Thus all partners were busily planning, but the plans were not co-ordinated, and the results were contradictory.





### 3.6.7. Lawfield "Model Community"

Lawfield neighbourhood had been thought suitable for a "model community" where the Province could demonstrate integrated development and innovative housing. (1963)

The proposed model project was a 43.6 acre parcel, on the south side of Mohawk, between Upper Sherman and Upper Gage. It was then zoned "C Single-Family", and there was some doubt that the density proposed could be handled by the combined sewage system. (1964)

In discussion with Hamilton Board of Control it became evident that the sales in Buchanan Park had gone to higher income groups and this became a barrier to progress in the Lawfield area. The City sought 300 more rental F.P. units, and CMHC was firmly against any additional F.P. units. The CMHC view was that the lands purchased by the partnership were simply to ensure a continuous supply of building lots for individual use over the years.

Then the strategy used in Buchanan Park led to sales at market price. In its turn this would mean diverting 35 acres of Lawfield to produce 140-150 building lots, and forgetting about the idea of a "model community".

Instead, the City wanted single-family dwellings.

In October 1965 the Lawfield layout (draft plan of subdivision proposal) was sent to the City consultant. The Lawfield subdivision was agreed for "immediate action". The then anticipated lot sales date for Lawfield was January 1966.

The Lawfield neighbourhood construction costs were \$ 707,300 for 213 lots, averaging a net development cost of \$ 3,300. This increase in cost was assumed by the consultant to represent: (a) the additional servicing costs and penalties due to the boundary roadways and internal streets fronting on existing development (this was not found in Buchanan Park and illustrates the problems of piecemeal development); (b) the added cost of Federal and Provincial taxes (excluded from the



Buchanan Park development). Allowing for uneconomic land use relative to adjacent development, it was felt proper to reduce the cost of \$ 3,300 by 10%, producing a net comparable cost of \$ 2,970. This represented a cost increase of 29% for the period 1963-1966, which was considered to represent a reasonable reflection of the additional labour and construction costs present in the general economy.

Because of erratic prices in the Hamilton area, the OHC advisors were understandably reluctant to accept the suggested 10% reduction. The total lot cost in Lawfield was then re-estimated, but deducting the land and servicing costs for park and church lots, and servicing costs for the proposed shopping centre. The resulting lot cost then became \$ 5,040.34.

In line with the prevalent "market price" philosophy these costs were then compared with those in private subdivision development in the same area in March 1965. Those net servicing costs were \$ 3,020 per lot. This was an incomplete figure which only dealt with the items in the City Subdivision Agreement. Done on the same basis as the partnership was required to provide, the net servicing costs in Lawfield would have worked out at \$ 3,673.45 per lot. These additional costs of \$ 653.45 seem to place the partnership at an extraordinary relative disadvantage, even in terms of the "market price" philosophy. Allowing for land costs, financing charges, fees and profits, the lots in the comparable private subdivision would realistically sell in 1966 for \$ 5,000 each. From the analysis of the costs it was found (a) that the charge for underground hydro service was \$ 235 per lot, as opposed to \$ 150 per lot in earlier projects; and (b) the then prevalent road specification in use in Hamilton produced a construction cost of \$ 34 per lineal foot of road as opposed to \$ 23 per lineal foot in earlier Hamilton projects and \$ 16 per lineal foot in the Metropolitan Toronto area. On this basis \$ 5,500 per lot in the Lawfield project was sustained.

### 3.6.8. Lawfield Gardens

The "model community" had now become a very ordinary single-family subdivision known



as "Lawfield Gardens". In mid 1966 it was almost launched on the development process. It covered only part of the Lawfield area.

The final revised plan for what was now called Lawfield Gardens was registered October 12th, 1966 as R.P.1350. The planner at OHC could understandably not resist adding "Hallelujah and Amen!" to his memorandum describing this step. Far from innovating, OHC was simply glad to get anything built, but it did reserve some lands for public housing. Certain other areas in Lawfield had to wait until mid 1968 when services were finally available.

In connection with providing a 2.389 acre parcel for the Separate School Board in the Lawfield subdivision, a review was made of small acreage selling prices per acre (Hamilton Real Estate Board) which served as a guide to setting an assumed market value for the site. (Set at \$ 10,000 per acre later). (1968).

A church site in Lawfield by a similar method, using the evidence that a 50 ft serviced lot would sell at \$ 200 - \$ 220 per foot front (\$10,000 - \$ 11,000 per lot) was appraised as being worth \$ 70,300 or \$ 46,900 per acre. (1970)

Some 210 lots were produced in Lawfield, with 25% set aside for units to be built by OHC (the Province was still trying to get integrated development, without any notable success). As of December 1967 Lawfield held 29 of the then 76 existing public housing units in the Federal-Provincial Land Assembly; 14 were under construction in Lawfield at that point. It was not a large contribution to solving the problem.

Eventually, after a prolonged servicing controversy, Lawfield Phase II was developed. (1968) In April 1972, servicing was planned for about 17 lots in Lawfield.

For the Lawfield Phase II, 40 ft lots were noted at a book value of \$ 5,052 (market value \$ 10,500); 43 ft lots were at a book value of \$ 5,929 (market value \$ 11,000) and 64 ft lots at book value of \$ 5,533 (market value \$ 11,500).





The Lawfield Phase 2A project (April 1970) had an average cost of \$ 28,534 per acre for 5.81 acres (book value of land \$ 10,500 plus interest for 1 year at 8%, \$ 11,199; services \$ 154,586; total estimated costs \$ 165,785).

The significant appreciation of these lands is evident. At this point it was agreed, to avoid the kinds of problem faced by public bodies acquiring land, that land transferred between public bodies in Hamilton be transferred at \$ 20,000 per acre in the then-developing part of the mountain area, and transactions were expedited on this basis.

### 3.6.9. Rolston and Berrisfield Neighbourhoods

Central Mortgage and Housing Corporation staff also developed draft layouts for the Rolston and Berrisfield neighbourhoods.

In October 1965 the Rolston and Lawfield plans were sent to the City consultant; the Lawfield subdivision was agreed for immediate action, and the balance of the lands would be committed after the completion of the Jones Report.

In January 1966, CMHC estimated the book value of land in the Berrisfield area as \$1,424.82 per acre. The Rolston plan was proposed, with lots intended for the fall 1966 market; Berrisfield layout had been approved. Berrisfield and Lawfield would result in 90 single-family lots. The balance of the 200 units sought in 1964 (110 units) would then have to be provided in the Rolston area, along with whatever public housing was to be established.

Thus in mid 1966 Lawfield and Berrisfield were launched on the development process. Rolston ran into serious problems at City Council and to pacify them the partnership scrapped its previous ideas, and tried the idea of making the northerly 75% single-family residential, independent of the balance, "in the interest of expediency". The idea was to get about 40 or 50 lots for OHC purposes.

The Rolston area was vital, and one of the obvious reasons for administrative compromise was



to get services through it, as it was the key to 294 acres of partnership lands to the south, hoped to be available for development in 1967. (Table 11)

In the course of these transactions CMHC estimated (June 20th, 1967) the book value of Berrisfield at \$ 1,453.61 per acre, and the per diem rate of their share of costs beyond May 31, 1966 as \$ 1.14 or 75% of \$ 13,809.30 for 9.5 acres ( \$10,356.98).

The net result was a recommended selling price of \$ 6,000 per lot in mid 1966, as previously set out in a Proposal Call by OHC. It was recommended by Ontario that lots be sold as follows:

- a) packages of 35 lots to a builder;
- b) 28 lots for housing for sale to private individuals;
- c) 7 lots for OHC public housing units;
- d) Block B on the Registered Plan for a church site (1.7 acres at \$ 31,000 the estimated cost price) subject to review in light of " the anticipated profit".

This was then felt to be an appropriate time to initiate preparations for development of the rest of the Rolston, Gilbert, Gourley and Gilkson neighbourhoods. (August 1966). In September 1966 the balance of Berrisfield was added, since all 5 neighbourhoods were serviceable.

### 3.6.10. The Secondary Servicing Area

At the same time the secondary servicing area began to get attention. It was envisaged that the lands in the secondary servicing area would be developed generally westerly from the Red Hill Creek to the westerly limits of the drainage basin (the easterly holdings of the partnership) and that services would begin in 1967-1968. Water was readily available for the Gilbert, Rolston, Gilkson and Gourley neighbourhoods; and problems were expected in Quinndale and Randall neighbourhoods.

It is of interest that many of these problems



with planning arose because the City had, upon annexing the lands when it annexed the whole of Barton Township in 1960, simply scrapped the Official Plan as developed by the Hamilton Wentworth Planning Area Board and started again, from scratch.

### 3.6.11. Trunk Services

A new difficulty arose. Essentially this was that the City must incur heavy costs to service the balance of the lands, and to provide such trunk services, but that the provision of trunks would simply make partnership lands "serviceable, saleable and profitable" (November 1966). (12)

This eventually led to an agreement to assist the City in the following ways:

- a) CMHC was to consider a request from Hamilton for financial aid under Part 6B of the National Housing Act for the trunk sanitary sewer;
- b) CMHC agreed to recommend that the partnership accept a sewer tax or impost for the cost of extending trunks to its lands, "or an equitable basis with other lands which would benefit from the extension of services";
- c) CMHC also agreed to recommend to the Province that the partnership make payments in lieu of taxes at agricultural rates while land was held for development.

### 3.6.12. Agricultural Taxes

The question of agricultural taxes had arisen in other areas. Metropolitan Toronto was paid \$6.00 per acre on undeveloped lands by the partnership there, and Peterborough \$ 5.00 per acre. In Hamilton, assessment practices produced taxes of \$ 14.00 per acre. The City also sought retroactive payments of taxes back to 1960 when the lands of Barton Township were annexed. The lands in question then (1966) totalled about 900 acres, with the following distribution:

- a) 400 acres located west of Upper James Street and south of Mohawk Road; a further 100 acres located east of Upper James Street and south of Mohawk Road (these 500 acres were in the





- Stage One Development Area; i.e. existing sewers and water supply service available);
- b) 500 acres south of Mohawk Road and east of Upper James Street, in the Stage Two Servicing Area, needing a trunk sewer up the Red Hill Creek and west along Limeridge Road to service it.

The City claimed \$ 161,640.64. (Table 12)

These lands represented 15% of the undeveloped area on the mountain. It is an interesting reflection on the "Partnership" principle that the City Brief called them "Federally-owned lands".

### 3.6.13. Costs and Profits: City Strategy

The sum involved in the Red Hill Creek - Limeridge trunk was \$ 13,000,000. The City felt that to do this would be "a form of subsidization granted to the Federal Government by the Hamilton taxpayers". (In November 1966, comparable lands to those purchased in 1953 for \$ 1,000 an acre average were now selling for \$ 12,000- \$ 15,000 per acre).

CMHC, on behalf of the partnership, was arguing for putting at least 25% of the remaining lands for public housing, and the balance of 75% to be sold to builders and private individuals. The City noted that "there is a great demand for serviced land on the mountain and a tremendous shortage of building lots in the entire City", and that the trunk sewer would open up 13,000 acres of land.

The City calculated the assumed profits of the venture as exceeding \$ 15,000,000. (Table 13)

If 25% of the balance of the land was retained and the balance sold to private individuals and builders, an approximate profit of \$ 11,283,242 would be realised by the partnership. (13) The City sought to get 25-50% of these calculated profits.



#### 3.6.14. Financing and Jurisdiction

A normal developer is obliged to "end-cost" his subdivision well in advance. This kind of policy change completely alters the financial structure of a development. In this case, the taxation argument would add \$ 179.60 per acre at once and a similar amount for the balance of the development period (about \$ 400.00 per acre in all, or \$ 80.00 per lot). This was recommended for payment (1967).

- This led to a significant change in direction:
- a) OHC assumed the planning role previously carried out by CMHC;
  - b) the Province pointed out its constitutional right to negotiate with the Federal Government for its creature, the City.

In the situation, the Province was tempted to dispose of its interest in the holdings.

#### 3.6.15. Betterment

Since the City of Hamilton eventually achieved financial aid on the sewer from senior governments on the basis of a calculated increment in value due to servicing the partnership lands, it would be interesting to work out the value added to surrounding private lands as a result of the transaction, and to discover how much of that was recovered to the public treasury. A very modest estimate might be that the advent of services to the area added (some 12,100 acres were in effect opened up for long-range development) about \$ 210,000,000 in development values. If the whole 12,100 acres had been purchased at values similar to those experienced outside the land assembly then the net profit potential created could be crudely estimated at \$ 66,000,000, assuming a development period of not longer than 15 years. This is really a good example of the "betterment" problem. If only 20% of that amount were recovered for the public treasury, then \$ 13,000,000 or more could have been returned to make more rapid provision of services possible in the urban area. Perhaps the lesson here is that the three levels of government should deal with the development problem as an entity on behalf of the regional



taxpayer: certainly the partnership, under the ground rules imposed on it, could not do so.

In this very simple example, the real figures are very much complicated by the complexities of the development-approval process, and by the evidence that, wherever possible, multiple dwellings were steered off public lands and on to private lands by the City. But the general principle which Hamilton used has a much more general application which never entered the discussions. Indeed, the partnership was treated as "just another developer", when it suited the City, but it was also used as a pressure-point to expedite servicing. With the restricted municipal tax-base this is understandable, but it worked to the detriment of low-cost housing, as did the "market price" philosophy of disposal imposed on the partnership from the Federal level.

### 3.6.16. Saltfleet Priorities

The Province was tempted to "bail out". The salvation appeared to be expedited development of the Saltfleet Land Assembly, and tentative moves were made in this direction.

Meanwhile the Urban Development Institute argued against proceeding with the Saltfleet lands, on the basis that the City had spent \$ 1,500,000 to put a trunk sewer up to Albion Falls area to the Limeridge and Upper Ottawa areas to service large acreages, but was held up by OHC. It further argued that funds intended to extend services into Saltfleet should be used to expedite the mountain area development, and that OHC could in effect dominate the building market in the area. (1968-1969) This was because OHC, in expediting what it could, happened to reach of being responsible for about 30% of housing starts in the area at that time.

The real reasons for the delays have been set out in the analysis of the planning process. The only reason OHC developments reached the 30% level was the need to speed up the stream of the development due to early delays, and the proposal was to gradually drop to about 22% of the total





housing units once new lands could be opened up and kept moving. The UDI brief made no real reference to the different markets being serviced, and from the viewpoint of regional transportation it would have been more sensible to push Saltfleet ahead of the upper mountain. Finally the building of the Red Hill Creek sewer was contrary to sensible engineering schedules and was essentially a political redirection to the servicing policy.

It appears that the premature investment in the trunk sewer was the cause of some local embarrassment and the OHC became a convenient but innocent scapegoat.

### 3.6.17. The Urban Development Institute and CMHC

The Urban Development Institute made a further brief to Board of Control of the City in July 1969, essentially pressing previous arguments, but now in relation to Saltfleet servicing.

CMHC in August 1969 requested a firm schedule for the Hamilton mountain lands and sought development of the balance of the Federal-Provincial Land Assembly lands before the Saltfleet Land Assembly was marketed. This obviously depended on firm agreements about both servicing and the free-way. It was felt by OHC planners to be unwise to put the OHC to the expenditure of \$ 14,500,000 to do both Hamilton mountain and Saltfleet simultaneously.

The great leverage of the City in this process was the External Servicing Agreement (water supply and sanitary sewer), the principals of this Agreement being the City of Hamilton and the Township of Saltfleet. Even though the Agreement was written and negotiated by OHC, it was not a party to the agreement, reached technical agreement with both parties, and guaranteed financial performance subject to various safeguards. The Province and its agency, OHC, showed quite remarkable tolerance with the Provincial "creatures", the City and the Township.



### 3.6.18. The City Presses for Mountain Completion

There was then concern expressed about the possibility of the two projects competing with each other. Whatever OHC wanted, however, the City pressed for completing the mountain lands first, and had the leverage (services) to accomplish this. Assuming the main Red Hill Creek trunk sewer to be completed in 1969, with luck the lands could be developed so as to conclude mountain operations by 1974. It was then assumed that development of the Saltfleet lands would continue. One alternative was to have OHC purchase the 75% CMHC interest (under Section 35 (a) of the National Housing Act) and place the project under a Section (c) loan. This was not agreeable to CMHC. The actual development costs of mountain lands were estimated at about \$ 14,000,000 over the following four years. Investment in the Saltfleet lands in the same period would be \$ 8,000,000 exclusive of land acquisition costs (about \$ 7,000,000).

### 3.6.19. Negotiations, 1969

The following items were listed for negotiation with the City:

- a) The servicing agreement
- b) The servicing contribution payable to City for sewer
- c) Assurance of the partnership's contribution being of the same scale as private developers
- d) A settlement on freeway lands

CMHC was increasing its pressure to expedite mountain land development. Hamilton was hesitant to sign the Saltfleet servicing agreement, and anxious to expedite the mountain area. The revised marketing schedule in this light appeared unrealistic and costly. The City sought to purchase 50 acres of land for the freeway and another OHC contribution to its cost, as well as contributions to external servicing costs.

A further revised marketing schedule was drafted (September 1969) for a six year completion date, with marketing 900 to 1200 units per year (about 25% of the Hamilton market). This included



about 250 public housing units per year.

The OHC requirements would be:

- a) Completion of the servicing agreement.
- b) Sale of 50 acres for the freeway at book value but no contribution to construction.
- c) Contribution of 66 ft. R.O.W. where the freeway passed through lands, provided other developers did likewise.
- d) Reduction of City standards, "the highest in Canada and not conducive to H.O.M.E. development".
- e) Freeway to be expedited as a key element for Saltfleet.

### 3.6.20. Marketing Problems, 1969

The marketing problem can be stated briefly:

- a) Accelerated development would bring more private land into action.
- b) Saltfleet project land could be marketed at \$ 20,000 per acre, that in Hamilton at \$ 29,000. The rental differential in terms of leasehold marketing might make Hamilton lands relatively uninteresting.

The advantage was that if the mountain lands be completed relatively quickly, and the time used to bring Saltfleet on stream earlier (say, 1972) Saltfleet would be much more viable. The need was for "an all-out effort for proper community development" in Saltfleet to make best use of the time.

### 3.6.21. City Proposals (December 1969)

The City then proposed that OHC advance a total of \$ 5,897,910 over the five years after December 1969 to expedite services, in return for which the external servicing agreement for Saltfleet would be signed. Subject to Federal participation and Provincial approval, it was recommended this be repayable over 15 years (negotiable) at the current interest rate applicable at each stage.

In April 1970 the \$ 5,897,910 sought by the City was approved by the Province (with 75% CMHC participation) for the servicing.





### 3.6.22. Transfer of Title to OHC

In February 1970 it was agreed between CMHC and OHC to transfer title to lands acquired prior to 1967 (May), and a formal request was made in February 1970 to transfer title to all remaining lands in the Federal-Provincial partnership to Ontario Housing Corporation, to facilitate registration and development. This in effect ended an era in land banking in Hamilton and opened a new episode.

### 3.6.23. Trunk Sewer Imposts

In September 1970 Hamilton resolved to impose a Trunk Sewer Impost (\$ 250 per residential unit and 25 cents per square foot of commercial and industrial floor space) for all subdivisions registered after January 1st 1971.

### 3.6.24. The Agreement Signed (1971)

The Saltfleet Community Development Agreement was signed on April 13th, 1971.

The City (September 1971) was then in the process of establishing a major mountain industrial area (between Upper Ottawa Street on the west, the Saltfleet Community Development on the east, the Escarpment on the north, and the City Limits beyond Rymel Road on the south). This was intended for 800 gross acres by 1985.

This and the regional shopping centre proposed on public land, and advanced development of housing, created a changed revenue picture in the East Mountain trunk sewer benefitting area. (Table 14)

Thus it was felt that by 1971 the major part of the OHC investment was well protected, especially since the benefitting area was 3,000 acres, and virtually the only place remaining for major development. If capital charges were limited to this area only it would retard ultimate development, but otherwise a relatively rapid pace of development might be expected.

It was still hoped that the sewer loan agreement might be signed in 1971.



### 3.6.25. The 1972 Sewer Agreement

On April 12th, 1972, Ontario Housing Corporation was authorized to enter into agreements to cover the installation of a trunk sewer (for H.O.M.E 13/70). The main point in the original proposal was that OHC would build the sewer and recover the cost from the City. The City intended to meet the obligation by imposing capital charges on benefitting developments. The total cost was \$ 9,064,000. Since the OMB would not allow the City to extend its debentures or assume more than \$ 1,575,520 in interest payments the City sought an extra advance of \$ 1,276,400 with the repayment period limited to 15 years, possibly increasing the load on senior partners.

The success of the Saltfleet development and the completion of the mountain lands depended on resolving these problems. The principle which resolved this impasse was that each stage of the servicing system would be treated as a separate project within the general agreement; OHC would not proceed with any stage until satisfied that developments would, in each benefitting area, generate enough capital levies for 15-year repayment of costs (or a shorter period).

CMHC funds in the amount of \$ 7.5 million were committed for 1972 calendar year.

The situation in 1972 was that Stage 1 of the trunk sewer was completed, and all lands were moved to a developable position by 1975.

Funds were advanced for the Phase II Mountain Trunk Sewer in Mar 1972. Application was made to CMHC for the 75% share of \$ 2,019,556.00 (\$1,514,667) under Section 40 of the National Housing Act.

By 1973, the whole project was within range of completion by 1976.

Having traced the evolution of services, it is now possible, against this background, to review the progress of individual segments of the lands.



### 3.6.26. Planning and Servicing Strategy, 1967

The intent then (1967) was to get the sewer to Ottawa Street by 1967 and thus get Lisgar, Quinndale and Berrisfield No.2 within development range by 1968. Planning was begun for these by OHC.

It was noted that:

- a) Rolston had to be serviced by extending present trunk sewers from Mohawk Road and West 18th Street. Because the City insisted that such sewers follow a watercourse, this meant, that
- b) Gourley and part of Gilkson could only be serviced by this trunk after private development extended this to Limeridge where it again entered public lands.
- c) The south-east corner of Gourley was outside the limit of sewers, but the City might service it if development densities were reduced (i.e. more single-family dwellings).
- d) The north-west corner of Gilkson and the south-west corner of Gilbert could only be serviced by a sewer extension coming through private development on the west side of Paradise Road. This meant a further phasing of internal development on these blocks.
- e) The City viewed a small area of Berrisfield where "services are readily available" for "single-family development".

### 3.6.27. Gilbert Neighbourhood

Gilbert then became subject to the need for an agreement with the adjacent Hamilton Health Association lands in Fessenden neighbourhood before Phase 2 could proceed (March 1967).

In November 1967, OHC applied the H.O.M.E. scheme, whereby serviced lots were sold to individuals, or in packages to builders. The average book value of lots after servicing was \$ 6,500.

The costs per acre were \$ 27,204.92 (38 acres) and thus the per lot cost for 122 lots was \$ 6,167.93. (14)





By February 1968 the Gilbert subdivision, by now known as Westwood Gardens, was completed. Registration was under the Land Titles Act, a slow and cumbersome operation, because it had distinct advantages relative to the HOME plan.

In connection with a church site in the Gilbert area it was noted in April 1969 that the comparable market range was now \$ 160 to \$ 200 per front foot, or \$ 8,000-\$ 10,500 per lot. Thus, if 4 or 5 lots were used for a church site, this would be at \$ 50,000 for 0.78 acres.

In the Gilbert subdivision, lot sales (109 offered first to individuals and 13 semi-detached lots for builders) were carried out. (1969) Presumably OHC would have preferred not to do so, but the practice and precedent had been established in Buchanan Park. The expected result was to require a statutory declaration from almost all purchasers since the proposed buildings exceeded the ceiling prices in appraised value. Proposed lot prices were felt to be \$ 175.00 per front foot by CMHC and \$ 165.00 per front foot by OHC. This latter figure prevailed.

The proposed rental and sales prices schedules (June 1969) worked out at \$ 5,720.74 at an average lot cost for recovery (\$96.75 per foot for 122 lots at an average on 59 ft frontage per lot: total acquisition and servicing costs).

(Table 15 indicates the ranges of book cost and the proposed selling prices for single-lots and semi-detached lots at \$ 165.00 per foot.)

### 3.6.28. Rolston Neighbourhood

In 1967 Rolston neighbourhood was finally given approval locally. In that area discussions took place with the Roman Catholic Diocese of Niagara regarding land which was wanted by the OHC to give access and servicing to the H.O.M.E. lots in Rolston area, but which the Provincial Department of Public Works had committed for a Vocational High School. The Diocese land was 3.126 acres at a D.P.W. book value of \$ 12,505.73.



A land exchange for 5.6 acres on Limeridge Road east of Garth was agreed. The residual additional 2.474 acres was to be sold at \$ 14,000 per acre. The site thus would cost \$ 47,000.00 exclusive of municipal servicing costs. At this time the established value of raw market land in the vicinity was \$ 20,000 per acre (May 1967).

In the Rolston and Gilbert neighbourhoods (November 1967) OHC sought to apply the H.O.M.E. (Home Ownership Made Easy) scheme, for serviced lots to be sold to individuals, or alternatively in the event that did not work, in packages to builders. The average book value of lots after servicing was then \$ 6,500. (15)

The total lot cost in Rolston neighbourhood (Nov.1967) was \$ 6,404.18 per lot (164 lots on 44.5 acres). (16)

OHC was not satisfied with the provision of public housing on the land assembly area. As of December 1967, there were only 76 existing units (47 in Berrisfield and 29 in Lawfield) out of 1251 in the Hamilton area, on public assembly lands; and 14 under construction in Lawfield, with an additional 86 sought from private development construction.

By February 1968 the Rolston subdivision (Bellwood Orchards) and the Gilbert subdivision (Westwood Gardens) were completed. OHC processed both under the Land Titles Act. It was felt that under the H.O.M.E. programme residential lots would be made available with Land Lease Agreements. Since the Land Titles Act contained provisions for Land Lease Registry it was advantageous to register the subdivisions under that statute.

For Bellwood Orchards the earliest building commencement date (Phase I) was 25th August, 1968; and for Phase II, 21st October, 1968. For Westwood Gardens the respective dates were 21st August, 1968 (for Phase I), and 18th November, 1968. The planners had designed Block A in Westwood Gardens to get it developed simultaneously (multiple housing for public housing purposes) if needed.



At this point (July 1968) the current market value of a fully serviced residential lot was (50-55 ft frontage) in the range \$ 8,500 - \$8,500 and was expected to reach \$ 9,000 - \$ 9,500 by the end of 1968. Adjacent to the Rolston area, homes were selling in the range \$ 23,500 - \$32,495, and lots, on which these were built, were valued for selling purposes at \$ 8,600 - \$ 8,700 per lot (50-55 ft frontage). In the same area semi-detached homes were being built on fully serviced lots (at 33 ft frontage) costing \$ 5,000 each. Complete homes were selling (west of Garth Street, south of Mohawk Road) in the \$ 26,000 - \$ 28,000 range.

H.O.M.E. lots were then marketed on a "first-come, first-serve" basis.

Development costs in the Rolston and Westbrook areas reached an average of \$ 4,718.08 per lot in September 1968.

Proposed lot prices were felt to be \$ 175.00 per front foot by CMHC and \$ 165.00 per front foot by OHC. In the 142 lots offered in the Rolston Subdivision, the OHC figure prevailed. (17)

Rolston Phase II was a major concern of OHC from 1970 on, as part of a determined effort to get some economies of scale.

In Rolston Phase II, the May 18, 1971 proposal showed rounded book value costs for 50-55 ft frontage lots at \$ 6,495 and proposed selling price of \$ 10,000; and for 60-65 ft lots, \$ 7,140 selling at \$ 11,000. The total excess of recovery over costs was estimated at \$ 215,720 (HOME).

In 1971 Stage II was serviced and 60 lots leased to the public. One block for 60 apartments was sold to Dominion Foundries and Steel Limited for experimental housing. Blocks were sold for 84 townhouses. When the City finalized the alignment of Limeridge Road, proposal calls would be made for builders. (April 1972).

A church site in Rolston I was proposed in September 1972 for sale at \$ 104,500 for 2.32 acres (the lowest price CMHC was willing to accept). The





book value of this was \$ 87,000. The alternative of leasing with option to purchase was indicated. (18).

3.6.29. Gilkson and Gourley Neighbourhoods  
and the Freeway

Gilkson and Gourley planning was held up by indecision on the location of the Highway 53 Right-of-way; and intermediate holdings already noted must be either developed or acquired.

In November 1967 it was noted that almost 2 years of technical discussion on the freeway had made no progress, and this stalled work on Gilkson and Gourley neighbourhoods.

In the circumstances, OHC was very concerned to get services installed prior to registration, since operating under Land Titles is a slow and cumbersome process.

There was a long and sustained controversy and alternative routs were discussed. Several years passed by before the situation was resolved.

In view of the effect of the freeway on 11 acres of the Gilkson neighbourhood, the partnership agreed to determine the price of freeway land in relation to the proposed redesignation of an adjacent 6-acre parcel in Gilbert neighbourhood for multiple-dwelling use at 24 units per acre density. (The site abutted the freeway and was adjacent to private lands designated for apartments). The increase in density was agreed by the City. (1970).

In 1970, OHC effectively assumed control, because of the policy changes already noted.

The main concern of OHC was to get title to Rolston II, Gilkson and Gilbert II transferred promptly as development was imminent. (19) (20) (21)

Unified consulting services were negotiated for all the balance of the lands and all the major issues already noted. The Province moved swiftly away from the piecemeal kind of planning favoured by the City.





### 3.6.30. Gilkson Expedited

There was a major effort to expedite Gilkson and Rolston areas ahead of the deadline for sewer imposts.

The Gilkson area totalled 76.3 acres. The non-recoverable blocks totalled 15.610 acres leaving 60.690 acres recoverable. Costs per recoverable acre were \$ 2,524.76 and the cost per lot for 237 units was \$ 331.40. Servicing costs per unit were \$ 4,815.95. The resulting recovery per unit was (October 1970):

Land.....	\$ 331.40
Servicing.....	\$ 4,815.95
Administration.....	\$ 100.00
total	\$ 5,247.35

In the Gilkson neighbourhood, Blocks A,D, and E were sought for housing for families in the \$ 7,200 - \$ 8,000 range. CMHC disposed of its interest at book value, which was 75% of \$ 19,400 per acre. This was subject to:

- a) Lands being advertised at book value and disposed of by proposal call.
- b) All plans to be subject to OHC and CMHC approval.
- c) An agreed speculative control technique.
- d) A selling price of units to allow purchase by families in the \$ 7,200-\$ 8,000 range with a 5% downpayment and a maximum 27% gross debt service charge

CMHC also suggested a second mortgage technique in the amount of \$ 2,000 per unit to be forgiven at the rate of \$ 400 per year over 5 years. This would mean that if the unit were sold, then the balance owing on the second mortgage would become due and payable immediately.

Blocks H,I,J,K were sought by an adjacent owner. As they were considered superfluous they were recommended for sale at a total of \$ 36,000. In the same way Block B was added to Bonaventure Gardens subdivision at \$ 17,000 and Blocks L and M sold for \$ 40,000. These blocks were valued on a fully serviced lot basis at \$ 200 ft frontage (or on the basis of land plus servicing at \$ 100 foot frontage).



By March 1971, vacant raw land in the area was valued at \$ 23,000 per acre. Land in an approved subdivision (draft plan approved) was worth \$ 30,000 an acre. Servicing in the area was estimated at \$ 27,000 per acre. Thus it was felt that school lands in new neighbourhoods were worth \$ 57,000 per acre, and this figure was introduced into negotiations. No doubt at this point other school boards wished they had followed the example of the primary schools in advance acquisition of lands. Another part of the Gilkson area was suggested for sale to a private entrepreneur for low-cost Condominium townhousing at (a) \$ 23,000 per acre or (b) book value, \$ 19,400 per acre fully serviced, with controls to prevent later speculation. This was for 3 bedroom town houses at \$ 17,895 per unit, with annual carrying charges of \$ 1,935.36 (or a salary requirement of \$ 7,168.00). This represented a further effort to penetrate lower down the market. (22)

In the Gilkson H.O.M.E. project single lots at 50-55 feet were shown at book value of \$ 5,735, selling price \$ 10,000; and those at 70-75 feet (semis) were shown at \$ 8,605, selling price \$ 15,000. The excess was estimated at \$ 942,485.

Blocks F and G in Gilkson neighbourhood were approved for sale (March 10, 1972) at market value of \$ 24,330 per acre. (23) (24)

In 1971, 237 lots were serviced and leased. Contractors were selected for 186 condominium townhouses for construction in summer 1972. A proposal call was ready for 70 public housing units in April 1972.

Also, in the Gilkson subdivision a definite attempt was made to provide semi-detached housing. While relatively unpopular up to that time (1968) in Hamilton, they were quite acceptable in Toronto. OHC managed to break down much of the prejudice, and from this point onwards new forms of semi-detached housing were quite acceptable in the Hamilton area.



3.6.31. Market Penetration at the time of  
the Gilkson Development

---

At that stage, the average income for individuals in Hamilton was \$ 5,456 per annum, and the average family income was \$ 6,678. Some 60% of wage-earners in Hamilton were unable to buy a house or qualify for a loan under the National Housing Act, based on the typical required minimum downpayment.

Based on a 95% mortgage on the lending value of the building and an interest rate of 8.75% amortized over 35 years, and based on the lot prices (1968) of \$ 7,500 for a single lot and \$ 4,000 for each half of a semi-detached lot, single lots needed a salary requirement of between \$ 8,796 and \$ 8,892. (Table 17)

The single lots with building values of \$ 16,000 were even less accessible to the lower income group (Salary requirement was from \$ 9,108 to \$ 9,324). (Table 18)

The experience with the higher value buildings, as might be expected, got closer to the \$ 10,000 income. (Table 19)

It can be safely concluded that the City's unwillingness to let the partnership experiment with innovative housing layouts, and the persistent pressures for single-family dwellings, plus the piecemeal approach and delays in development approval, combined to push the final result into being well beyond the reach of 70% of the Hamilton population, and into direct competition with the cheaper housing in the conventional market.

There was, however, a slightly better result in the areas where it had been possible to develop (over very considerable objections) some areas of semi-detached housing. (Table 20)

The H.O.M.E. provisions then made no salary qualifications necessary for leasing or purchase. For NHA mortgages, the gross monthly debt (made up of principal and interest payments on the mortgage, the payments on the lot and the taxes





on the property) could not exceed 27% of gross monthly income. If a wife worked, then 20% of her salary could be included in the monthly income figure.

### 3.6.32. Municipal Whims and Planning Costs

The municipal planning process also introduced some additional costs for the partnership in planning and replanning. The average cost in 1968 was about \$ 176.00 per acre: this was made possible by OHC, seeking to plan on a broader scale than had been previously done. The costs in fact ranged from \$ 105.00 per acre where the going was straight-forward to some \$ 1,320 per acre where many plans were scrapped due to the whims of the municipality.

### 3.6.33. Rock Excavation Costs

In some of the lands in the more southerly and westerly areas, as development moved back on to the thinner soils, dolomite was encountered. This added as much as \$ 1,000 in increased excavation costs. This was averaged out over the whole of a particular development to enable builders to keep a competitive end price.

### 3.6.34. The Thorner Property: Regional Shopping Centre

A new element was added in October 1968 when it became clear in discussions with the City that the north-east corner of Limeridge and Wentworth Street would be a desirable location for a regional shopping centre for the mountain area (the so-called Thorner property). This was coupled with the possibility of putting higher densities adjacent, and finally achieving a more substantial production of such units as had been sought since 1954. The key was participation in extending services to the area ahead of the normal development schedule. On behalf of the partnership, OHC suggested, with the concurrence of CMHC, that lands might be leased, and the developers' financing used to extend services. This gave an added impetus to the planning of Lisgar, Quinndale and Lawfield properties.



It was determined that 77 acres of the Thorner property would be ideal for a regional shopping centre site (January 1969), and that to compensate for loss of housing lands, increased density be sought on the adjacent lands. The site was seen as probably the last piece of property to be serviced by the Red Hill trunk sewer (1975). This site would lie at the junction of Wentworth Street and the new freeway in due course. Wentworth is almost central to the mountain and was planned for an interchange (120 ft.r.o.w.). It is significant that the partnership lands were virtually the only large parcel in a proper location for such use. The first stage of such a development could be serviced almost at once. The basic arguments in favour were that this would allow some substantial additional lands to be acquired, would put a new shopping facility on the right site relative to the recently acquired Saltfleet Land Assembly's shopping centre (which might otherwise be adversely affected), and hasten the general development of the remaining 500 acres of the Federal-Provincial Land Assembly holdings.

The interesting question arose, in the artificial situation which had been created, as to what was the value of the proposed shopping centre site (June 1969).

In view of the specialized nature of the site it was recommended that it be put to a call with a reserve bid, after confirmation of rezoning.

In July 1970 the proposal call went out for the Thorner property from OHC. The zoning by-law amendment was passed by City Council on July 28, 1970.

At the same time the Thorner shopping centre site was recommended for sale. It had been acquired at \$ 800 per acre in 1954 and in December 1969 had a book value of about \$ 1,500 per acre. The tentative value for shopping centre purposes of \$ 27,000 - \$ 32,000 was applied. Six bona fide developers had indicated interest.

The value of the Thorner shopping centre site continued to cause appraisal problems because of the unique situation. Research showed some ranges which were helpful, but necessarily broad and general. (Tables 21 and 22)



It was concluded that the site was worth up to \$ 50,000 per acre with smaller parcels being more valuable on an acreage basis, and a reserve price value of \$ 35,000 per acre being reasonable.

The shopping centre site was estimated by a prominent developer informally to be worth \$ 80,000 to \$ 90,000 per acre; OHC appraised it at \$ 51,550 per acre for the reserve part of the site; \$87,880 for the built-up part; and allowing for present value, risks and the like, \$ 41,000 - \$ 46,000 per acre for the 60 acre site. The land value was held to be \$ 2,197,000.

On January 4th, 1972, the OMB hearing was held on the Thorner site and the Board praised the careful and sensible planning which was evident. On January 11, 1972, the Eastgate Mall proposed shopping centre was announced for a 45 acre site at NW corners of Highway 8 (Queenston Road) and Highway 20 (Centennial Parkway). (Cadillac Development Corporation). The OMB approved the Thorner regional shopping centre site (R 3711: 4 January 1972) and the G2 Regional Shopping Centre District Zoning (by-law 71-76). (Eastgate Mall opened in April 1973).

In March 1972 a competition for the development of the property on a long-term land lease was called by OHC, servicing to be available by 1975. (The book value for the 66.569 acres on March 9, 1972, was \$ 98,215.22).

### 3.6.35. The Benefits of Unified Management

The benefits of unified management by OHC can be traced by examining the successive strategies adopted. In essence, OHC planned comprehensively and the City moved piecemeal.

In mid 1968, certain areas in Berrisfield, Lawfield and Lisgar neighbourhoods were immediately developable, as sanitary sewer capacity was available. Quinndale was to be serviced by the new Red Hill trunk sewer in 1969. (The history of the servicing negotiations is traced in 3.6.25. above).

At this point, OHC planners worked out a quite detailed breakdown of housing need and





allocated housing to the various neighbourhoods according to a distribution of the need for public housing as calculated. (Table 23)

They also calculated a workable programme for the number of housing units to be developed by the partnership. (Table 24)

Finally, it was clear that there could be a significant addition to the housing stock gaps, and to fulfilling the earlier intentions relative to the partnership. This is a direct result of OHC assuming responsibility for the unified planning and development and management of the lands. It was the first time anybody had worked out such a strategy.

The detailed projections for the individual neighbourhoods are shown in the table "Breakdown by Neighbourhood".(Table 25).

### 3.6.36. The Stages of Development

At this stage there were three distinct phases to the development:

- a) Areas under development (West of West Fifth Street), Rolston, Gilkson, Gilbert and Gourley neighbourhoods
- b) Areas to be developed 1968-1975 (i.e. East of Upper Gage Avenue): Lawfield, Berrisfield, Lisgar, Quinndale and Randall neighbourhoods
- c) Areas to be developed after 1975 (i.e. between West Fifth Street and Upper Gage Avenue) the Thorner and Rushdale parcels.

In the years 1967-1969 the development had speeded up, mainly as a result of unified management, better planning and the servicing agreement. (Tables 26 and 27)

Following part of the servicing controversy, when OHC was in favour of expediting the Saltfleet Land Assembly a revised strategy was produced.

### 3.6.37. The Revised Market Strategy of OHC (1969)

The revised OHC (1969) marketing strategy is set out in Tables 28 and 29. (25)





This was felt to be too high a proportion of the total estimated regional need for 5000 - 6000 units in 1969-1975. It would require premature servicing costs of \$ 250,000 (assuming a four-year servicing schedule, 6 years to market and the holding of multiple-dwelling areas for some time).

A revised marketing schedule was suggested to maintain the viability of both the mountain and the Saltfleet projects. (1970). (Table 30)

### 3.6.38. Innovation by OHC

In addition to the increasing scale of development, innovation was occurring. The plan for Gourley was based on the "cluster principle", leading to an attempt by the City planners to extend the idea to surrounding areas.

Through a measure by which a statutory declaration might be accepted (to allow proposed houses built on H.O.M.E. lands to exceed no more than 10% above the \$ 17,000 ceiling required by the Ground Lease Indenture, this cost being either the construction cost, the end selling price, or the appraised value), control was exerted on possible abuses of the then-operative H.O.M.E. scheme.

By February 1970, regulations of OHC had been adjusted to make acquisition of HOME lots on all future subdivisions by leaseholds only for the first five years.

Under the new approach to mountain development, OHC's intention in June 1971 was to maintain a steady stream of serviced lots in the City of Hamilton, in the Federal-Provincial Land Assembly.

By contrast with the City process, the Saltfleet Land Assembly had the main Official Plan, Zoning and Subdivision Layout work done by OHC, which considerably expedited the development process there.

Table 31 indicates the projected completion



of the Hamilton mountain lands by 1975, as it appeared in mid 1972.

Table 32 indicates the effect of the Freeway in the completed scheme of agreed layouts.

It was thus possible to proceed with individual neighbourhoods with a secured framework. These can now be discussed individually.

### 3.6.39. Lisgar Neighbourhood

The Lisgar HOME project (48 acres) went ahead at \$ 29,177.30 per acre. The average cost per lot for single lots (172) was \$ 5,041.57 (Lawfield was \$ 5,224). The book value of land was estimated to March 1970 at \$ 2,100 per acre.

Contemporary local acreage prices elsewhere in the region are shown in Table 33.

In the Lisgar neighbourhood, some 48.909 acres of land were held at book value of \$ 106,502.32 (October 1971). With a recoverable acreage of 34.018 the costs per recoverable acre including survey completion costs and interest were \$ 3,494.73. Recovery per unit was \$ 390.93. Servicing costs per unit were \$ 4,868.87 (176 units). (Table 34)

In 1961, servicing (for marketing in the fall of 1972) for 176 single and semi-detached units, 98 townhouse units, and 152 apartment units was in progress.

### 3.6.40. Berrisfield Neighbourhood

The next phase was to launch Berrisfield neighbourhood land (HOME project), for 260 single-family dwellings, 64 semi-detached units, under the HOME plan; and 48 acres of land for 750 medium density apartment and town houses. The 91 acres were to cost \$ 26,420.17 per acre, with a per lot cost of \$ 4,324.04.

Certain sites in Berrisfield were suggested for assembly into a site to be rezoned from town-housing to low-density apartments at 24 units per



acre (from 15 u.p.a.). These blocks totalled about 10 acres and had an approximate book value of \$ 195,865 ( \$ 19,600 per acre approximately).

Simultaneously, it was possible to service a balance of 17 lots in the last phase of Lawfield.

Servicing began in 1971 for 320 single and semi-detached units, 217 townhouse units, and 536 apartments. About 70 townhouse units would be for public housing. Marketing estimated for fall 1972.

#### 3.6.41. Gourley Neighbourhood

Gourley neighbourhood development produced the interesting situation where the only other major developer (other than OHC) in the mountain area found his lands only serviceable via OHC lands. Thus OHC was in some key areas in a relatively commanding position, which had not always been the case up to this point.

#### 3.6.42. Quinndale Neighbourhood

Funds precommitted for Lawfield 2A (\$ 96,649), Berrisfield (\$1,614,131) were to be drawn from the 1972 CMHC allotment; and funds required for the Red Hill Creek Sewer Extension (\$ 2,555,500), for Quinndale (\$ 847,000) were to be met in part (CMHC 75% share) from the balance. In the Quinndale area 66 acres were proposed for development at \$ 26,307.12 per acre, and a per lot cost of \$ 7,989.72 (124 serviced lots and 5 blocks). Again, this was on the basis of full recovery of all costs from sale or lease.

#### 3.6.43. Revisions to H.O.M.E.

Also in 1971, the HOME scheme was changed so that all lots go out to builders on a proposal call basis, in an effort to get "most for least cost". This also led to more precise protection of the public. OHC calculated that the advantages of leasehold for the individual included lower downpayment (\$ 175.00), lower monthly payment





(\$ 10.97) and approximately \$ 500.00 lower salary requirement. A major effort was made to get economies of scale by (a) expediting the completion of the Federal-Provincial Land Assembly, and (b) getting the Saltfleet Land Assembly into readiness for the completion of the Federal-Provincial Land Assembly development. OHC succeeded in both objectives in a very short period of time.

-----

### 3.7. The End in Sight

During 1954, some 1000 acres of land were assembled. During the period 1954-1966 about 200 acres were developed by the partnership and disposed of. With the advent of the HOME plan in 1967, administration control passed to Ontario Housing Corporation. In 1968, about 1600 acres were acquired in Saltfleet by OHC at a time when more than 500 acres of the mountain area still remained in the partnership. Planning began on that land. In 1970 title to the land was transferred to Ontario Housing Corporation. By 1976 the mountain land bank will be fully developed. In that six years 500 acres will have been planned and developed. The advantage of unified management by a corporate entity is at once apparent. In the period 1968-1972, the whole area surrounding the Saltfleet lands has been brought to the verge of development, and can come on stream as needed. The achievements since 1970 are of a very high order indeed and speak for themselves as a significant achievement in what appeared, in the mid 1960's, to be a highly problematical area. Some valuable lessons have been learned, and can be applied in community and new town developments elsewhere. This is an important experience.



## PART 4: PROBLEMS IN METHODOLOGY

Methodology is just a word for the way we handle ideas and grapple with them to get to concrete results. The difficulty is the starting point of producing a proper definition of acceptable housing or what is called standard housing.

### 4.1. "Standard Housing" Definition

Such a definition would need to include the following criteria (standards of judgement):

- a) stability of the surrounding environment
- b) condition of surrounding buildings
- c) blighting factors
- d) services and sanitation
- e) beneficent factors
- f) air quality and odours
- g) noise and vibration
- h) neighbourhood amenities
- i) domestic equipment
- j) floor size
- k) building quality and construction
- l) access to natural light
- m) room size
- n) curtilage (the property around the house)
- o) ventilation
- p) economic value of land and property
- q) functional obsolescence
- r) future land use policies
- s) location
- t) intensity of use

### 4.2. Standard Housing Codes and Surveys

Such a definition should be based on a standard Federal-Provincial norm and then be used as a yardstick for a municipally-applied "housing code" so that we get the right comparable basis for use in regional analysis.

A standard housing code (like the one in Toronto) should be conceptually worked out and adopted Province-wide as a further essential housing tool.



A standard form of housing survey should then be devised on a regional basis but using Province-wide concepts such as the definition of standard housing and the housing code.

This survey should be made annually since the Census data is virtually meaningless. In essence this means setting up a Province-wide system and then keeping it going. This is essential as a process of continuous analysis and the main requirement is standardised application, rigorous control over data quality, and the creation of a series of annual reports which will produce a set of base-line data for use in further scientifically respectable work.

This housing survey is essential (a) to give base-line data for use in measuring the present situation and for use in comparison with standard housing to get a precise idea of the shortfall now facing us, and (b) to produce a basic inventory which will be needed in other ways as these analyses proceed.

#### 4.3. Benchmarks and a Firm Statistical Base

Conceptually, these criteria will not be reaching full value until there is a basis for comparison with and for adjustment of the Census data. Basically we should use at least a continuous 10 year period to link such data to two Census benchmarks. Census data on housing is not accurate when tested against the techniques used by planners in detailed urban renewal studies. Ultimately the Census definitions must change, but a "linked statistical chain" will be needed before such changes can be effected.

A firm statistical basis is essential before a sensible methodology can be constructed, no matter how clearly it can be conceptualized.

#### 4.4. Annual Performance Reports

It would be a useful incentive to better methodologies to have a requirement that there be an annual report to the Ontario Legislature



by Ontario Housing Corporation on progress being made towards achieving the housing goals measured in some such way. This would also be of immense advantage in Provincial representations to the Federal agencies concerned with housing and land.

#### 4.5. A Regional Basis

If such a system were to be applied it should be applied on the basis of about 70 "local or area government" regions. These require some degree of future certainty and stability. It is unlikely we will make much real progress in housing and land planning until such stable units are created, capable of being aggregated in future, if need be, but capable of being used for statistical and analytical purposes for some decades. The current regional government movement seems to be far from such stability. The current Provincial (5) planning regions are too large for local analysis, but useful for intermediate sub-provincial analysis. Some intermediate units are no doubt needed.

#### 4.6. Principles for Predicting Land Need and Demand

Methodologies have been difficult to achieve because of the "starting point problems" already noted. They have also been difficult because of "terminal problems": in other words, land demand is the end product of the composite result of all other demands, and land needs more comprehensive still. Principles and techniques for predicting future demand for land must deal in some way with the total process of urbanization, which must include some way of integrating many of the inter-acting characteristics of the urban environment.

The main phases of this process are:

- 1) Inventories of existing conditions, e.g.
  - a) land use
  - b) population
  - c) land value
  - d) land tenure
  - e) housing conditions
  - f) transport systems
  - g) financial aspects





- 2) Estimates of future urban growth, e.g.:
  - a) changing land use
  - b) population changes
  - c) changes in economic activity
  - d) changes in land value
  - e) alterations in land tenure
  - f) changes in housing
  - g) new transport system
  - h) future financial aspects
- 3) Determination of future housing and land needs, eg:
  - a) housing need and demand generation
  - b) private and public sector modes
  - c) strategic analysis of key locations
  - d) assignment of roles to various sectors
  - e) aggregation of needs and demands
  - f) projection of financial implications

This is very similar to the techniques successfully used in joint land-use-and-transportation planning.

#### 4.7. A Possible Tool: Tri-Level Contract Agreements

For these reasons, the implication is also clear, that it would not be wise to simply limit the methodology to predictive use. Actual practice should ensure that in all local areas there is a comprehensive enough local land-services-transport-financial planning process to enable the housing and land strategies to be a meaningful part of such context and to be integrated into a set of policies which are agreed Federally-Provincially-Municipally. Thus a sensible methodology implies:

- a) a relatively long-term "development plan agreement" in each region, along the model of the A.R.D.A.-F.R.E.D. or other "resources development agreements. Unless such agreed planning contexts are set up, OHC participation is unwise;
- b) a clear perception of the local objectives and
- c) monitoring of the results of any performance.

This is only the "inprinciple" summary of the main problems in methodology. It will be quite clear that in most cases we have nothing like the kinds of data and are far away from the clarity of process, to define the normative inputs needed for the kind of analysis and integration which is needed. This is also a problem in methodology.



PART 5: CONCEPTS IN LAND-BANKING:  
METHODOLOGICAL IMPLICATIONS

The basic principle involved is the public and private acquisition of land ahead of actual use to protect the public against tendencies to local land monopolies, land speculation, and adverse market and land-use conditions. Such public land can either be held in perpetuity and leased or sold (presumably at cost or some gain so as to be able to repeat the process elsewhere). There is considerable confusion in Canada about the concept, which is imagined to be "socialistic". Yet most of the Canadian countryside, outside active farmland, is owned by the public, and making land into some form of public utility in new development or in redevelopment, is a far cry from land nationalization, or the nationalization of development rights, or the nationalization of the right to change land use.

5.1. Clear Objectives Important

If the objectives are unclear, intervention in the land market may be misdirected, with consequences worse than those we sought to prevent. By the same process, disparate parcels bought for confused ends in different regions may defy coherent analysis.

5.2. Responsible Local Government Authorities:  
An Ultimate Aim

The best way to get better urban planning is to let the local authority assume the responsibilities for promoting an adequate volume of housing, achieving a satisfactory quality of housing, balancing types of housing, meeting various needs and demands, and maintaining costs at a reasonable level. To increase its influence on social capital investment, land must be acquired ahead of actual need. This can best be achieved by a continuous, active and far-sighted policy of land acquisition. The question arises, how much land, and when?



### 5.3. How Much Land? And When?

The essential point is that this not be all the land to be urbanized. There is no really good evidence that a public land monopoly works any better than the absence of land-banking. The public need only acquire the land necessary to get a key influence over the areas to be developed in the foreseeable future. In areas where there are massive land assembly problems, this might well be all the land, with disposing of surplus lands by some technique once a sensible plan has been placed on the area. In other areas, it may suffice to obtain the "core" of an area (perhaps up to 10% of it) simply as a bargaining device and for market manipulation, in order to exert some influence on it and to protect the public. In still other areas, where future conditions are stable, it might suffice to obtain only the lands needed for public purposes, leaving the rest to land speculation and the market process, and to the negotiation of development agreements.

The key principle is surely to control enough land at any given time to do three things:

- a) to get public lands at an advantageous rate,
  - b) to control the scheduling and timetable of investment,
  - c) to prevent piecemeal development and private local land monopolies,
- and in some cases, a fourth objective:
- d) to manipulate the market by such intervention.
- (Cumulative land ownership on the leasehold concept may be a further objective, but this is mainly in pursuit of some ideological objective. It is not essential that this occur).

### 5.4. What Proportion in Public Hands?

There is little hard evidence here, but experience suggests that public land holdings need not exceed 30% of a total urban area to fulfill all these objectives, and with an active property management programme, that area need not be static, but can be manipulated to keep pace with urban change. It is also clear that in many areas, as little as 10-15% will suffice.





### 5.5. Time Perspective

The question of time perspective now enters the picture. Planning and the servicing and design of an area can typically take up from 5 to 7 years; the assembly of land can take up to 3-5 years; the implementation may take 2 to 3 years. Thus a process is invoked which may involve from 10 to 15 years in all. This suggests that the minimum time perspective for land-banking in any region should be 10-15 years. This means being able to guarantee at least 10-15 years of land supply for that period of investment.

### 5.6. A Real Land Bank

The implication is this: (a) Land purchases should begin a continuous process of acquisition and disposal, 10-15 years ahead of development. (b) The first objective should be to build up an initial inventory of 10-15 years of land supply, and to add to it in this first stage a further 10-15 years of land supply. Thus in year 1 of the scheme, the objective is to build up by, say, year 5, a total inventory of 20-30 years supply of land. By year 10 development should be moving ahead at such a rate as to use the first part of the inventory, while the second part is being readied for development. By year 15, ideally, the first phase of development should be completed and the inventory again be augmented by a further 10-15 years' supply. This within a decade enables the land-banker to set his programme on 30-year financing, and once a cycle of about 20 years has passed, then the real advantages would begin to show up in terms of carrying charges and reduced initial acquisition charges. A long-term programme such as this will give better opportunities for buying in the open market well ahead of development, and in a cycle of 10-15 years should exert a dampening influence on the movement of land prices.

### 5.7. Monitor the Consequences

It is important to monitor the consequences on a continuous basis, just as one accumulates inventory data and other analytical material on a continuous process. This experience will enable better economic planning.



### 5.8. A Commanding Position

It should be noted that it is important to put public acquisition into a commanding advance position and to keep it there. If it is not, then the public will be buying into a rising market and short-run programmes will have little influence and will simply be costly and complicate the market. If it is in competition with large-scale private land-banking, then there can result a situation in which the person buying small parcels is paying an excessively high price on the remaining parcels, since public and private land-banks are in competition with each other. Private land-banking is, for the same reasons as public land-banking, obviously going to increase in scale and intensity: but note that to carry out very large projects the private entity must try to control from 70 - 90% of total land area. This is a complexity which does not necessarily affect public land-banking.

### 5.9. Co-ordination is Vital

If land-banking by the public is done by local authorities with this kind of programme then there is an incentive to co-ordinating the planning, servicing, distribution of development areas and uses, the rationalization of development types, and the actual phasing of development. Sensibly conceived, a local authority land-bank could let building and construction firms build and construct, with land as a public utility input at cost; but with public development calls releasing land through development agreements specifying completion dates, design standards and building costs. It would also be used to influence land prices by influencing (a) future planning, (b) location, (c) the interest charges by affecting and minimizing waiting times and seeking high-speed development phases in large units, (d) land use systems, (e) intensity and density of development, (f) actual public and private development costs.

### 5.10. OHC Can Act For Local Governments in the Interim

In our practical context, local governments in Ontario have yet to reach a stable system on a



regional scale large enough to do this. But an operative entity such as OHC can do it for them.

#### 5.11. Suspend Local Government

The next step is to suspend local government control in growing areas where OHC is doing the planning and development, and to empower OHC to act as "new town corporations" do in Europe or in Alberta. Local government can be restored once the area is built up and occupied. Similarly, local tax-base weaknesses must not be allowed to hold up production of new communities. Neither must local whims.

#### 5.12. Integrated and Realistic Local Plans

The public strategy must seek "multiple-choice" development areas, and "incentives" to achieve private development where they wish. This again speaks to avoiding "blind alley" situations. It is clear that co-operative planning and getting a proper development plan strategy is vital.

One way of integrating this would be for the Province to require its empowered local authorities to submit (and follow) realistic 10 year plans, broken into two 5 year periods. These could be updated every 5 years. In effect this would result in a continuous 5 year planning process. These should include the following details:

- a) Land needs, demands and supply.
- b) Demographic forecasts
- c) Dwelling unit requirements
- d) Areas to be developed (location and phasing)
- e) Financial, planning, servicing, social and other resources needed to carry out the programmed housing development.

#### 5.13. Use OHC Skills

Since such skills are in short supply, the obvious answer in the foreseeable future is to have these done on a large-region basis by OHC directly. In the same way, there is no need to set up a special "new town corporation" for each



area where a new community is being built: the operation can be run by OHC via some regional structure. This allows the benefit of a central management, planning and development system and regional delegation. This is vital since the next decade is one of explosive housing demand (need) and economies of scale are essential.

#### 5.14. Apply Performance Standards

Federal and Provincial banking and financing aid should be made conditional on these planning programmes and should be judged by performance standards.

#### 5.15. Land Banking Plans

Coupled with this the Province should require a similarly phased "land-banking plan". This should include the following elements:

- a) Inventory on hand
- b) Inventory under option
- c) Areas planned for land-banking
- d) Areas planned for "Cycle I" (10-15 years) development
- e) Development periods for "Cycle II" (15-30 years) and land supply intended
- f) Costs of present land holding and
- g) Costs for future land purchase
- h) Financial proposals for acquisition
- i) Management plans for land-bank
- j) Disposition strategies
- k) Specific alternative interim-use proposals





## PART 6 : A PROPOSED METHODOLOGY

On this basis it is possible to suggest a proposed methodology. Further testing will be needed to work it out and refine it, but the concept can be advanced as a basis for discussion and for more detailed subsequent studies. This also points to future research areas and to new data needed.

Conceptually this is an extremely difficult problem because of the complex inter-relationships. Such studies as have been done deal with part of the problem (such as the "need-demand" problem), or the problem of objectives. This attempt builds on previous work but seeks to establish a framework, set out in the accompanying chart as A CONCEPT OF REGIONAL METHODOLOGY FOR HOUSING AND LAND-BANK ANALYSIS, on which a review of data needs can be made.

### 6.1. Three Basic Concepts

There are three basic concepts which need to be established as a basis for later integration. These are:

- a) Define "standard acceptable housing" norm
- b) Establish analytical units (regional basis)
- c) Define increasing space and land needs standards trend curves.

### 6.2. Standard Housing

The succeeding steps in the analysis can be briefly set out here. First, THE STANDARD HOUSING element:

- a) Define the standard acceptable housing norm
- b) Thereafter set out cost norms of standard housing (including elements of land, building and services)
- c) Define regional variants to the acceptable housing norm as set out in a) above
- d) Using the elements from b) above, set out in concept, ranges of standard future housing
- e) Using the elements from b) and c) derive regional cost variants so as to be able to apply such factors to the housing norm



- f) The result (using items d) and e) above) is to be able to set out established regional variations in the concept of future standard housing
- g) From these in turn can be established regional costs of rehabilitation and conversion regarding standard housing.

### 6.3. Need

The next major step is to establish a context for NEED:

- a) On the regional basis, make an analysis of regional population characteristics
- b) Establish urban population components
- c) Using the regional cost variations in standard housing, review the population components and derive a review of the population of households in the regional area
- d) From this set out household characteristics and household types
- e) Using this data and the regional concept variations for standard housing establish a standard typology for each kind of household
- f) Using this typology as a guide, extend the data by drawing on the household characteristics and types information to link it with a review of income and resources of households and then derive
- g) The allocation of income and resources to housing
- h) This is then used to derive and establish total regional household needs and this is then further extended into
  - i) regional total effective need and
  - ii) regional total non-effective need

### 6.4. Matching Need and Demand to get Objectives

The next problem is to match NEED and DEMAND to arrive at HOUSING REQUIREMENT OBJECTIVES and the following method is suggested:

- a) Conduct a regional inventory of existing land use
- b) Draw on this to set up a base-line inventory of existing housing areas
- c) This in its turn can be used for an analysis of existing housing stock by drawing on b) above and on the standard typology for each kind of household already derived



- d) From the previous analysis of typology and of the allocation of income and resources to housing, and using the summary need data already derived, it is possible then to
- e) Establish parameters for amount and types of total housing reflecting need which can then be
- f) Matched against existing housing stock analysis to result in
- g) Estimates of the amount and types of standard housing needed.

Parallel with this, from the established parameters of the amount and types of total housing, the analyst can derive estimates of the amount and types of non-standard housing.

These two estimates can then be carried further analyzing the allowances to be made in each case for demolitions and vacancies and then to derive

- a) an established scale of demand for non-standard housing,
- b) an established scale of effective and non-effective demand for standard housing, and thus produce
- c) an established scale of total demand.

This combined with previous elements allows the analyst to derive established housing requirement objectives.

- This then leads to the establishment of
- a) an established volume of new construction
  - b) an established volume of rehabilitation and conversions and
  - c) an established volume of demolitions.

#### 6.5. Land-Bank Strategy

The next major step is the integration of this derived set of housing requirements into the regional PLANNING PROCESS in order to arrive at a LAND-BANK STRATEGY.

The inventory data is used in the regional planning process along with defined space needs and land needs and the housing requirements to produce an outline regional plan for future land use allocation and in its turn this, with a proposed





schedule of servicing and staging and the established volumes of housing construction, rehabilitation and demolition already noted, is translated into a total land demand for residential areas, which can be allocated to locations and identified on the regional plan.

#### 6.6. Action Estimates

The next step is to further integrate this information to establish:

- a) Volume and land area estimates for private action,
- b) Volume and land area estimates for public action.

A further analytical tool here is the use of inventory data to produce a contour map of existing land values. Similarly, the plan data is used to produce a hypothetical construct, a map of planned or likely future land value contours. These maps together with the plan maps will then give guidance to specific location of the total public space and land needs for the plan time-span-period, on the regional plan outline, bearing in mind the broad principles set out to guide this strategic exercise.

#### 6.7. Public Policy Decisions

The next step is then to move the analysis forward into the predictive and development stages as a guide to public policy decisions. This can be done as follows:

- a) Locate total space and land needs for public purposes for the plan period on the regional plan.
- b) Apply the principles of public land-banking to set out the "commanding position" strategy.
- c) Locate the strategic regional area for public intervention and set out the actual area needed.
- d) From the established objectives in terms of housing requirements, input the financial implications (grants, subsidies and the like).
- e) Using a) and c) above, develop in detail the strategic specific programming for land-banking.
- f) Using d) and e) above, then derive specific land area and location and housing volume allocation by particular development stages.

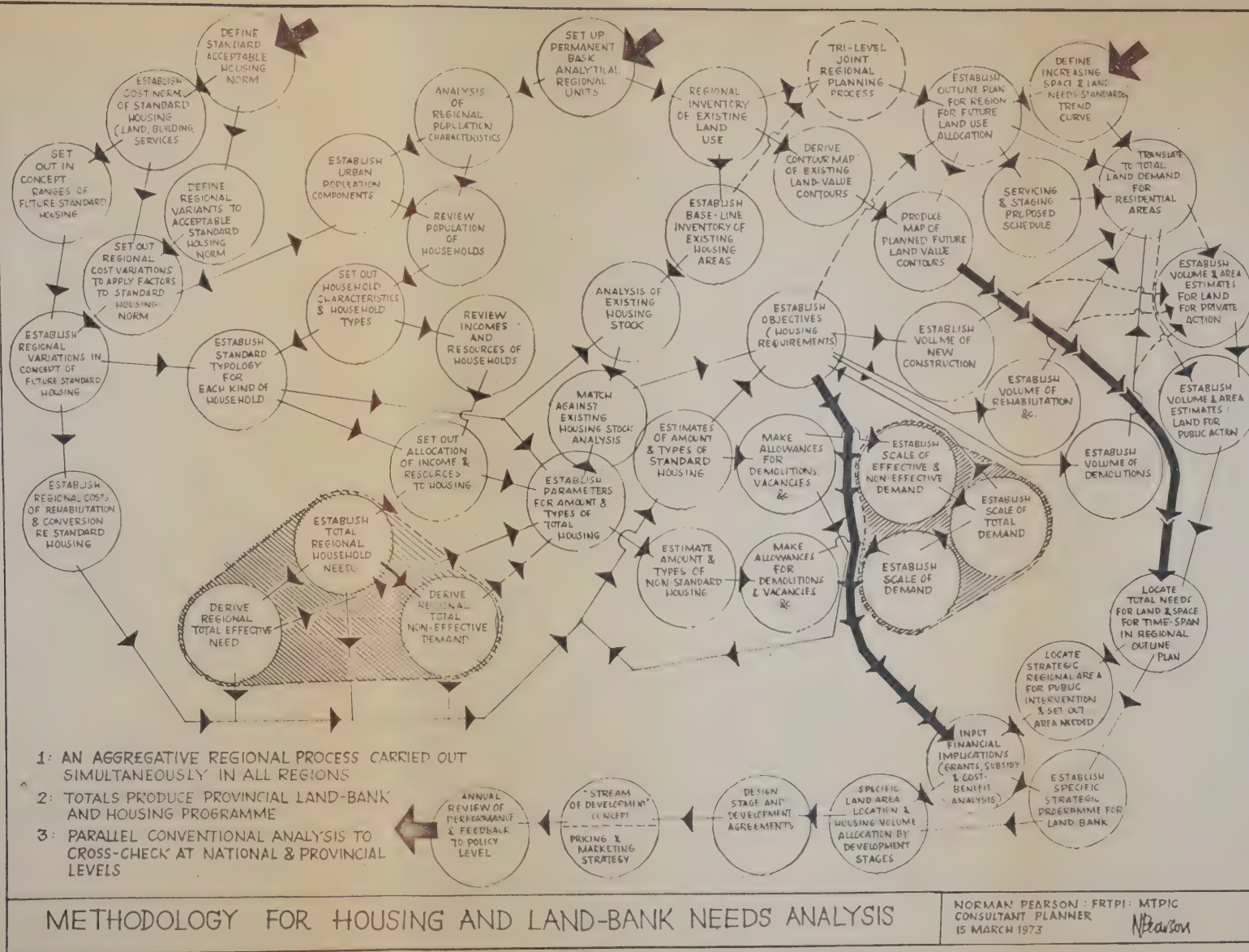


- g) This allows an immediate advantage in giving fairly precise guidance in the design stage and in the setting up of development agreements.
- h) One consequence can be the clarification of pricing and marketing strategies and the application of the "stream of development" concept.

#### 6.8. Feedback

There should be an annual review of performance and subsequent feedback to the policy level.







## PART 7: A POSSIBLE LONG-RANGE SOLUTION: RESPONSIBLE LOCAL AUTHORITIES

Possible changes in context would greatly clarify the kind of methodology needed. The following suggestions are offered, in principle only, as an example of a clear situation and as a set of desirable objectives in themselves. Such objectives would take time to attain. In the interim period, which may be for most of the foreseeable future, a different instrument is needed, and this will be discussed later. (In essence, the idea is to use OHC to build "suburban cities" or "suburban entities" or "new towns", and to give OHC the powers of a new town corporation. The key to the problem is to distinguish between the tasks of governing a stable area and creating a new one.)

### 7.1. A New Kind of Local Government

The key element in clarifying present complexities is to make the prime responsibility for social capital investment and environmental management rest mainly on local municipalities concerned, as local authorities with boundaries and functions conforming to meaningful entities, and conforming to some sensible physical and natural boundaries. These local authorities should be clearly mainly responsible for land use, planning, housing supply and land-banking in their local areas. In essence, the Province should use local authorities (when they have been drastically reduced in numbers corresponding to the real communities in which people live their lives) as its main implementing agencies, and empower them to decide where, when and how urban development may take place, and how it shall be designed, within the context of a broadly conceived Provincial planning process. In essence, this is to delegate a planning monopoly to the local (area) government.

### 7.2. New Local Responsibilities

The local responsibilities would be:

- a) see that housing costs were kept at a reasonable level by the use of instruments such as phasing of development areas; land purchase,





- banking of sale; municipal leasehold; servicing to ensure a consistent land supply; and the use of expropriation to ensure and encourage a steady stream of development;
- b) to promote the practice embodied in the concept of a "stream of development" and to ensure and promote an adequate volume of land supply and an adequate volume of housebuilding;
  - c) to achieve the Federal-Provincial minima, and to ensure that housing is (in terms of function and in terms of living conditions and residential environment) of satisfactory quality;
  - d) to maintain a sensible balance between the various modes of housing and sizes and kinds of housing for the local income and social structure;
  - e) to promote a wide range of choice in terms of ownership, leasehold and tenancy.

### 7.3. Federal-Provincial Agreements Vital

This sort of system would be dependent on a Federal-Provincial agreement on some broader objectives and standards, and on a joint role which would essentially be one of public policy formulation and giving legislative, judicial, administrative and financial aids to local authorities and providing a coherent context of regional planning and servicing, and provincial infrastructure.

### 7.4. A "Command System" Needed

Even though such a context is not evident in the immediate future, it gives us a means for hypotheses on a methodology which would for some kind of similar integrated and unified "command system" produce useful results. There is no point in producing an outline methodology which only works for one of the many agencies involved in problems of land-banking and housing development. Therefore an attempt has been made to produce a general methodology: a way of analysing the problem which can work in any context and for any agency.



## PART 8: ONTARIO HOUSING CORPORATION: A COMMUNITY BUILDER

The next question which arises is: what do we do in the present and immediate future?

The real answer to that is to recognize that Ontario Housing Corporation is really a builder of new communities or new towns. Talent is scarce in this field, and it has a demonstrated skill and capability which needs now to be applied to the great need for a steady stream of development.

### 8.1. The Two Markets are Not in Conflict

The two housing markets described in this study are not in conflict. The private sector has its own land-banks and is increasingly being organized into specialized or diversified corporations which have the ability to build communities in phases. Where it is appropriate to insert the kind of housing which OHC builds into such places, the arrangements can be made (as Bramalea's innovative housing types, such as stacked town housing, row housing for sale, condominium row housing, rental row housing, zero lot line housing, illustrated historically). They can be made well ahead of a permanent resident population so that integrated diversified areas result, without disruptions due to fear of change.

The other "market" is really like the problem of a public utility. The submerged "demand" is really a need which the conventional housing developer can not meet, simply because low-cost housing can not be built on high-cost land. Government-financed housing is now responsible for about one-third of nation-wide housing starts (the present approximate proportion in Hamilton area) compared with only 3.6% in 1966 (the figures for Montreal and for Toronto are respectively about 40.2% and 42.2%). About 90% of home buyers use some form of government housing subsidy. In Ontario, government subsidies per housing unit have increased from about \$ 460 per unit in 1966 to about \$ 978 in 1970, and are still increasing. If this continues, then the subsidy will probably reach \$ 2,533 by 1990.



## 8.2. "Revolving Inventory" Land-Banking

An obvious response to this is large-scale land-banking for public purposes. Because of the nature of land-banking (the "revolving inventory" problem already described) this is best done by a single agency acting as an operational force for both upper levels of government providing funding. Such methods are not a threat to private operations if sensibly located, simply because of locational factors and the market being served. As Saltfleet demonstrates, they can be used to speed up the development process and to benefit both public and private builders. Because land-banking has not been a continuous public service, it will take some time before any advantages accrue in many urban centres.

## 8.3. Present Conditions: A Poor Context

This raises two further basic problems:

- a) The tax-base of local governments generally prevents economies of scale, and stops the "stream of development" needed by both the public and private sectors;
- b) The local government planning process is in disorder, unco-ordinated, unpredictable, and capable of increasing planning and development costs up to 10 times normal because of this instability. This is a poor context for housing.

## 8.4. Disorder in Local Government

The reorganization of local government is tending to resolve perhaps 900 local municipalities to about 70 regional governments in some indeterminate time span. It is clear that, however desirable a tri-level contractual arrangement is, and however desirable strong regional governments are, we are still a long way from such structures. What can be done in the interim, which might be some decades?

One response which is possible and sensible is to have two kinds of public land-banking:

- a) Land-banks to give some chance of influencing suburban development in extension of existing cities, as was done in Hamilton;
- b) Land-banking on a large scale to create new entities, as has been done in Saltfleet, Waterloo and most recently at Carlsbad Springs in Ottawa.





But the evidence is that even when unified management by OHC produces rapid advances in planning and development, the context of local government disrupts the process.

### 8.5. Provincial Priorities

At the Provincial level, the process has been greatly clarified by the establishment of the Policy and Priorities Board of Cabinet. The Committee on Government Productivity, Interim Report No.8 (November 1972) gives an excellent discussion of the problems of policy-setting and planning for land use. The key recommendation is (page 6) No.11.1.:

"We recommend that the Policy and Priorities Board of Cabinet continue to be responsible for recommending overall land-use policy to Cabinet in the form of urban and regional development plans."

Similarly, No.11.2. follows this principle:

"Decisions on all land-use policy matters brought before the Policy and Priorities Board be from among alternatives recommended by one or more ministers."

In practical terms there are two distinct challenges:

- a) Most housing development will be in a few urban centres and the great majority will be in the Toronto-Centred Region;
- b) In the non-metropolitan regions, urbanization will increasingly consolidate the housing demand in a few smaller urban cities.

### 8.6. Meeting the Challenges

How can these challenges be met? The increasingly strong Provincial drive is for large-scale regional planning, and for building up 5 large regions (focussed on the largest urban centres) and for establishing what might be termed "combined regional headquarters" in each of the 5 regions.

Because the need is pressing and the available talent is scarce, it also makes sense to use such a regionalised sub-structure for OHC. But how can the blocks now preventing economies of scale be removed?



### 8.7. The Roles of OHC

This problem must be met head-on by recognizing three roles for Ontario Housing Corporation as a builder of new communities:

- a) OHC should serve as the planner, management and major integrated developer of "new towns" or "new suburbs" such as the examples of Saltfleet, Waterloo or Ottawa, or Cedarwood.
- b) OHC should serve as the public organization concerned with land-banks in urban fringe areas, co-ordinating the growth and steering the process of combined public and private action to completion, as was successfully done in the Hamilton mountain example.
- c) OHC should serve as a prime developer of "expanded towns" where growth centres are being augmented.

In all cases, the task requires the suspension of normal local government, which has almost universally proven itself unsuited in Ontario to dealing with very rapid growth. The exceptions are places like Chinguacousy which harnessed the process to urbanization by intelligent use of a "franchise" for urban growth, and by (in effect) taxing off much of the "betterment" (unearned increased value accruing from public decisions) resulting from rapid growth; and which viewed the process as a public-private partnership.

### 8.8. Transfer Powers to OHC

The need is to recognize that there must be a transfer of powers from the local government to a "new town corporation", if there is to be a sensible and sustained stream of development. Since it will be a difficult social and economic problem (taking probably several decades) to deal with the "compensation and betterment" problem, basic to all good planning, we are driven to the inevitability and urgent desirability of public and private land-banks. The public land-banks flounder, as the Hamilton example illustrates, unless there is the kind of unified management OHC now provides. Furthermore, the development services obviously must come from senior levels of government, and that investment must both be protected and used to get the desired results, quickly, so that it can be re-invested elsewhere.



Thus it is apparent that even 70 "regional governments" present too diverse and uncertain a setting for sensible development; and the present 800- 900 local governments are a hopeless basis for meeting challenges on the scale we now face. Neither is it likely that a separate and distinct "new town corporation" can be set up for each instance of housing development for these three roles set out. Even 15 such entities would be a poor response.

### 8.9. OHC: Community Builder

The best solution is to make Ontario Housing Corporation the builder and creator of new communities in all three roles, and to suspend local government powers for the period from initial planning to completion of development. Local government powers should be transferred to OHC, which must also be given the financial backing to proceed to achieve a strong stream of development freed from local tax-base constraints. A local appointed Board of Trustees could be set up by the Province, along the lines of the Alberta "new towns" system, for each area. Servicing, planning, and development and marketing should be controlled by OHC. The Province could well re-group its Ministries to create an Urban Affairs Minister to whom OHC would report, and for whom OHC would act. Whenever possible, development entities should be on the scale of 70,000 to 100,000 people and be built as quickly as possible. The legislation should spell out the means for creating an active "citizen-participation" process along the lines of the Skeffington Report (U.K.) and once the community was established, normal local government could be restored. There must obviously be proper tests, safeguards and protection of rights in the legislation.

Along some such lines, great progress could be made in a short period to resolve many current housing dilemmas. Fortunately, as this case-study of the Hamilton area shows, OHC has already moved to the front-rank of the world's development agencies. It is not "just another developer"; it is not destructive of the normal conventional developers; it is an agent of Provincial response to a pressing social need which can be met by no other present means.



PART 9: REFERENCES

(1)

The origins of the Federal-Provincial Land Assembly go back to the period of post-war planning, when it was felt at Federal and Provincial levels that the public should exert its influence by assembling land in areas where there could be some guidance exerted over development. This action generally took place under the provisions of Section 40 and 42 of the National Housing Act. It is significant that Section 55 of the National Housing Act permits Central Mortgage and Housing Corporation to directly acquire, service and develop land for housing purposes. (Because Federal Governments and CMHC itself in the period 1949 to 1971 felt that this was not a proper direct Federal function, these powers were not invoked. This explains the rise of agencies such as Ontario Housing Corporation).

(2)

Most major urban studies in Canada have ignored this experience, perhaps because Hamilton has declined relative to other Canadian cities of the same rank, giving way to cities such as Ottawa and Edmonton, despite itself undergoing substantial areal growth and population increases; and perhaps because Hamilton appears to illustrate some experience of "hinterland capture". In other words, in the last century Hamilton and Toronto were perhaps the leading urban centres in Ontario, and they were relatively of similar status. In the ensuing decades, Toronto forged ahead to metropolitan status and Hamilton fell to a much lower position in the urban hierarchy. It is thus unique in cities of its size, in being within the immediate orbit of a metropolis which could well by the end of this century be the size of New York or Tokyo today, with Hamilton firmly enmeshed within its "conurbation" structure.

(3)

This had a direct effect in preventing the bulk of the formerly widespread creation of low-density residential subdivisions in suburban





areas, and placed a limit on urban development areas, making urban development virtually totally dependent on the extension of public services. Building controls and planning and zoning policies were conceptually viewed on a metropolitan basis, even though implementation depended entirely on distinct and separate elected councils whose objectives were divergent. Nevertheless, it is clear that these controls were a factor in the very substantial land annexations of suburban areas by Hamilton (1956-1960) which doubled the land area of the City and put most of the first-stage serviced land and the great majority of the long-term serviced land well within the City limits.

(4)

Such land was generally obtained at about \$ 1,000 - \$ 2,500 per acre, with a median price of about \$ 1,870. This indicates the effect of the advance wave of land prices which was already taking place in the then Township of Barton some distance ahead of the actual built-up area. This process was not continued in other areas. Contrast this with a price of \$ 26,000 per acre sought for parkland in the Red Hill Public School-Albion Vocational School area (June 1970) for land which the Planning Commission stated was "not physically suitable for a subdivision" (these lands were expropriated since the asking price was too high). This indicates land values vastly appreciated in a decade.

This sort of experience is quite typical in the Hamilton area. Near a school on the Beach Boulevard area (the isthmus forming Hamilton Harbour) a house separating the Bell Cairn Memorial Public School from its recreational facilities was bought for \$ 16,970 in April 1970. At the same time in the Gilkson neighbourhood near Westmount Secondary School land was bought for an elementary school at \$ 17,000 per acre.

In May 1969 the Hamilton Board of Education paid \$ 118,500 for a half-acre site then under expropriation (99 and 105 Ferguson Ave.N.) in central north Hamilton to round out a site for a new school, in the area bounded by Wilson, Elgin, Ferguson and Kelly. This indicates the extent to which the 1960 effort for advanced acquisition of



school sites in new areas was vital for the protection of the taxpayer.

The Red Hill and Westmount experiences indicated above show that in about a decade the present market for public purchase of school and park sites has reached a level about 19 times that of the period 1955-1960. This means that where public land has been acquired in advance, and has been held for a period, then it can begin to function as a land-bank, provided "deposits" keep up with "withdrawals" and provided initial acquisition is far enough ahead of the tidal wave of increases in land value (which "tidal wave" is considerably ahead of the actual built-up area). It can be seen that the range of prices from \$ 17,000 to more than \$ 20,000 per acre for public land, in the very area where there was a substantial public land assembly in the 1950's (the Federal-Provincial Land Assembly), would today prohibit such assembly. Further, the wisdom of greatly increasing the scale of public land assembly is apparent. The Saltfleet area previously mentioned will house 70,000 people on about 3,570 acres above the Niagara Escarpment in Saltfleet, east of Hamilton, of which OHC owns some 1,600 acres. This is enough to exert a very strong influence on the whole planning process, and to protect the public from the worst effects of the spectacular increases in land prices in the vicinity. (The Red Hill and Westmount examples relate respectively to the initial Federal-Provincial Land Assembly, and to the Saltfleet Land Assembly, and speak for themselves).

(5)

The only extensive assembly of historic material for reviewing the experience of this kind of partnership in Hamilton is one extending to several hundred pages, and not reproduced here, produced by OHC at the request of the consultant. This gives a remarkable picture of the complexities of trying to get any economies of scale or any innovations in design in the disjointed atmosphere at the municipal level, and of the real difficulties of reconciling the understandably different priorities of three



levels of government, and the two Crown Corporations (initially Central Mortgage and Housing Corporation and then later Ontario Housing Corporation) involved. (N.Choate: Review of Documents Relating to the Federal-Provincial Land Assembly on Hamilton "Mountain". Ontario Housing Corporation: 413 pages: unpublished; Toronto, January 1973).

(6)

See: Faludi, E.G.: A Master Plan for the Development of the City of Hamilton: March 1947, Plate 14, which shows Fennell Avenue as the urban limit and a redevelopment area at Fennell and Gage, N.W. quadrant of the junction; and see also Hamilton, Ontario, pages 34-36, in Community Planning in Canada, Royal Architectural Institute of Canada and the Community Planning Association of Canada: Ottawa, 1948.

(7)

This process is reviewed at length in an excellent report: Comay, E.: Review of Planning Department and Planning Board, City of Hamilton Part I; 75 pages; February 1967; and in even greater length in a confidential Part II report by the same author. The same evidence appears in a review of the Choate document drawn up at the request of this consultant, referred to earlier. It would be well worth making a detailed cost benefit analysis of the effect of the complexities of the development-approval process on development. In Hamilton it has been incredibly time-consuming: yet the consensus of Federal and Provincial officers consulted is that the planning agencies throughout the period 1953-1973 have been probably the most co-operative in the Province, and the most aware of the need for a steady "stream of development". The story elsewhere in the Province must be devastating.

(8)

It should be noted that in Hamilton the original land subdivision settlement roads are generally in a grid which is approximately set





out in squares one half mile by five-eighths of a mile. Toronto area, by contrast, has a grid of one-and-one-quarter miles.

(9)

Pigott, C. and Purdy, A.: Hamilton Territory Report: CMHC: 1956, and related documents.

(10)

It is of interest to note that most homeowners who were disturbed in the North End scheme went and bought another house; see research by Pineo and Hamilton Social Planning Council.

(11)

Discussion, 1961-1963, Co-ordinating Committee.

(12)

In the "Equipment Journal", Nov. 17, 1966, however, the sewer proposal was estimated at \$ 6,000,000 to \$ 7,000,000.

(13)

In a true land-bank with a high rate of development this would be ploughed back into further cheap land. At even \$ 2,000 an acre some 5,100 acres could have been acquired for a future new town; and at \$ 5,000 per acre, about 2,000 acres could have been acquired. Even in the area of development, this would have allowed about 1,000 acres to be bought. Events put the Province into the Saltfleet land-bank presumably precisely because the Hamilton land-bank was being run down to zero in a piecemeal pattern with little chance of economies of scale, and no chance of new land deposits being made.

(14)

In 1968, CMHC estimated (in the Gilbert Neighbourhood Phase I) land acquisition costs (including purchase price of land, sales administration, legal fees, survey fees and other contingencies) to be \$ 2,025.50 per acre for 38 acres;



and the estimated cost per recoverable acre to be \$ 2,596.79 for 29.64 recoverable acres (some 8.36 acres went for roads and lanes). The total residential land was 19.3 acres, and the estimated cost per acre for sale on rental housing construction was \$ 2,596.19, giving for 122 lots an estimated cost per lot of \$ 410.80.

(15)

The book value of Blocks in the Registered Plans in these subdivisions was \$ 26,500 (Rolston) and \$ 27,500 (Gilbert) per acre respectively.

(16)

For Rolston neighbourhood the costs were as follows:

Land.....	\$ 534.85
Services.....	\$ 5,129.54
total	\$ 5,664.39

The estimated cost per acre for 44.5 acres was \$ 26,383.58 and the per lot cost for 164 lots was \$ 6,404.18.

(17)

The Rolston HOME lands (Rolston II) were held at a book value of \$ 52,355.52 (29.158 acres) and servicing at \$ 585,180.22 (1969).

(18)

At that point in Rolston Phase II the market and relative book value of lots were as follows:

ROLSTON II  
MARKET AND RELATIVE BOOK VALUES PER LOT

Lot Size	Market Value	Book Value	May 18, 1971 Proposal
50-55'	\$ 10,000	\$ 6,490.17	(\$ 6,495.00)
60-65'	\$ 11,000	\$ 7,139.19	(\$ 7,140.00)

(19)

At this point (November 1969) the book value of the Gilkson HOME lands (76.3 acres) was \$ 136,464.08 and servicing costs were \$ 2,194,729.87. (Interest calculated at 8% per year on book value of land).



(20)

A school site in the Gilkson subdivision (4.677 acres) using market data and comparative sales data was appraised (April 1970) at \$ 112,000 or \$ 24,000 per acre.

(21)

The Gilkson blocks were appraised (October 1970) as follows:

Block J.....	\$ 2,000
Block I.....	\$ 11,000
Block H.....	\$ 8,000
Block K.....	\$ 15,000
Blocks L,M.....	\$ 40,000
Block B.....	\$ 17,000

Block B was south of the expressway, the rest north of it.

(22)

Research at this time (December 1970) showed that if condominium town **housing** were made available under the HOME leasehold arrangement the significant advantages would be the lower carrying charges and the lower salary requirement apparent only because of the lower land cost (\$ 3,500 at market value). (See Table 16)

(23)

An interesting problem arose in the disposition of Commercial blocks in Gilkson and Lisgar. Since the City would only approve an entire development rather than piecemeal development, \$ 40,000 per acre was offered. The value was estimated at \$ 45,000 - \$ 55,000 per acre, and as the dominant owner OFC did not accept the low offer.

(24)

Part of Gilkson, north of the expressway, was successfully renegotiated for multiple dwellings (24 units per acre) and semi-detached housing. A block was put up for sale to an adjoining owner. The adjacent road allowance was sold by the City at about \$ 8,000 an acre.



Serviced land in the City was at \$ 20,000 an acre. This created a temporary marketing dilemma.

(25)

The estimated revised development cost was \$ 27,200 per acre.





PART 10: TABLES

TABLE 1

Distributions of Wages and Salaries  
for Head of Family and Family

City of Hamilton

Income Group \$	Earnings by Head	Family Earnings
under 2,000	8.9	5.9
2,000-2,999	10.2	7.3
3,000-3,999	19.8	14.3
4,000-4,999	27.1	21.7
5,000-5,999	19.3	19.7
6,000-6,999	7.7	11.9
7,000-9,999	5.5	15.1
10,000 plus	1.5	4.1
Total	100.00	100.00
Average earning \$	4,319.00	\$ 5,198.00

(1961 Census of Canada)

-----

TABLE 2

Average Selling Price of Homes 1967-1972

Hamilton - Toronto  
(Multiple Listing Service)

Year	Hamilton	Toronto
1967	\$ 19,435	\$ 24,078
1968	\$ 21,767	\$ 26,726
1969	\$ 23,369	\$ 28,945
1970	\$ 24,363	\$ 29,492
1971	\$ 24,758	\$ 30,426
1972	\$ 27,061	\$ 31,357

-----

TABLE 3

Average Price of Serviced Lots  
Hamilton

1961.....	\$ 3,000
1972.....	\$ 12,000

-----



TABLE 4

Housing Types and Family Income  
Required: 1972

- 1) Limited Dividend Housing, Freehold Land  
Tenure:
  - a) Rowhousing (3 bedroom).....\$ 8,503
  - b) Apartments (2 Bedroom).....\$ 6,460  
(at 24 units per acre)
  - c) Apartments (2 bedroom)  
at 40 units per acre.....\$ 6,026
- 2) Limited Dividend Housing, Leasehold Land  
Tenure:
  - a) Rowhousing (3 bedroom).....\$ 7,032
  - b) Apartments (2 bedroom)  
at 24 units per acre.....\$ 5,698
  - c) Apartments (2 bedroom)  
at 40 units per acre.....\$ 5,484
- 3) HOME Program, Condominium:
  - a) Town housing (2 bedroom)....\$ 8,538
  - b) Stacked twon housing or  
maisonettes (3 bedroom)  
at 24 u.p.a.....\$ 7,054
- 4) HOME Program, Single Detached Lots (50'-100')  
(detached lot selling price in all cases,  
\$ 11,000)
  - a) 3 Bedroom.....\$ 8,324
  - b) 4 Bedroom.....\$ 8,715
  - c) 5 Bedroom.....\$ 9,107
- 5) HOME Program, Semi-Detached Housing (35'-100'):  
(semi-detached lot selling price in all  
cases \$ 8,000)
  - a) 3 Bedroom.....\$ 7,649
  - b) 4 Bedroom.....\$ 8,041
  - c) 5 Bedroom.....\$ 6,432

-----

TABLE 5

Carrying Costs: Land Development  
Hamilton 1962-72

Interest on investment.....	10
Real Estate Taxes.....	2
Caretaking, insurance, etc.....	1
Inflation.....	6
Total annual carrying charges.....	18 $\frac{1}{2}$

-----



TABLE 6

Land and House Costs for \$ 25,000 House:  
Hamilton, 1972

This \$ 25,000 ( \$26,500) including a garage) was produced at the following price breakdown (including overheads, commissions and profits):

Land..... \$ 9,000  
House..... \$ 16,000

( 3 bedrooms, livingroom, kitchen, bath-  
room, full basement: 1,100 square feet)

-----

TABLE 7

House Costs for \$ 25,000 House:  
Hamilton, 1972

The house cost was broken down into:

Materials..... \$ 9,000  
Labour..... \$ 7,000

total... \$ 16,000

-----

TABLE 8

Detailed Breakdown of Costs of \$ 25,000  
House: Hamilton, 1972

Surveys, legal fees, permits and insurance.....	\$ 970
Commissions.....	1,000
Builders profits and overheads.....	1,600
Excavation and grading.....	300
Sewers and water line.....	640
Bricks and mortar.....	1,150
Hardwood and tile floors.....	580
Exterior doors and window frames.....	410
Lathing, insulation and plastering.....	1,200
Lumber and carpentry, including kitchen cupboards and hardware....	3,405
Roofing, shingles and eavestroughs.....	260
Heating plant, incl.chimney (gas)....	575





Table 8, continued:

Painting and decorating.....	\$	740
Caulking and waterproofing.....	\$	50
Cleaning, general labour and other miscellaneous essentials..	\$	255
Stone driveway.....	\$	50
Garage.....	\$	1,500
Carport.....	\$	700
Sodding (no shrubs or trees).....	\$	270
Fencing rear property.....	\$	200
Landscaping.....	\$	100

-----

TABLE 9

Freeway and Parkland Acresages in the  
Federal - Provincial Land Assembly

Total land acreage.....	890.290
Freeway dedication.....	18.820
Freeway purchase.....	50.060
Net lands for development...	821.410
5% parks dedication.....	41.069
Parks purchase.....	12.000
Lands developed.....	769.000

-----

TABLE 10

1965 City of Hamilton Request for Planning,  
Design and Servicing of Neighbourhoods by  
CMHC

<u>Neighbourhood</u>	<u>Location</u>	<u>Acreage</u>
Lisgar	Pt.lot 4, Con.6 (Barton)	2.9
Berrisfield	Pt.lots 5,6, Con.6	22.0
Gilbert	Pt.lot 20, Con.6	53.4
Gourley	Pt.lot 18, Con.6	104.0
Gilkson	Pt.lot 19, Con.7	95.0
	total	277.3

-----



TABLE 11

Lands Dependent on Servicing of  
Rolston Neighbourhood and South  
of it

Gilkson..... 95 acres  
Gourley.....104 acres  
Gilbert..... 95 acres

-----

TABLE 12

City of Hamilton Calculation (1966) of Agricultural Taxes on Federal-Provincial Land Assembly Lands

Tax Period	Neighbourhood	Taxes	Compound Interest
1953-66..	Thorner.....	7,715.46.....	1,641.61
1960-66..	Lawfield.....	28,513.75.....	3,475.78
1960-66..	Berrisfield.....	23,312.45.....	3,286.72
1960-66..	Disgar.....	5,981.74.....	885.17
1960-66..	Rushdale (12)....	3,493.28.....	558.16
1960-66..	Rushdale (11)....	4,238.48.....	809.57
1960-66..	Randall.....	2,018.38.....	323.64
1960-66..	Quinnedale.....	7,251.35.....	1,160.24
1960-66..	Rolston.....	29,829.48.....	3,830.07
1960-66..	Gilbert.....	3,765.15.....	586.87
1960-66..	Gilkson.....	7,931.91.....	1,270.09
1960-66..	Gourley.....	5,282.34.....	1,010.72
1959-63..	Buchanan Park....	10,318.16.....	3,150.70
	totals	139,651.34	21,989.30
	GRAND TOTAL.....	161,640.64	

-----

TABLE 13

City of Hamilton Calculation (1966) of Assumed Development Profits Accruing to Federal and Provincial Governments in Ultimate Disposition of Federal - Provincial Land Assembly.

<u>COST OF LAND</u>		\$
900 acres at \$ 1,000 per acre.....	900,000.00	
900,000 interest compounded		
5% for 13 years.....	1,697,084.00	
900,000 interest compounded		
5% over 13 years (\$ 1,805.197)		
Legal fees for purchase of 900 acres, at 1% (Crown Corporations exempt from land transfer tax)..	11,250.00	
Total cost of 900 acres of land...	1,708,334.00	
TOTAL COST PER LOT: \$ 1,898.00		



Table 13, continued:

<u>SALE PRICE OF LAND</u>	
5% land dedication on 900 acres = 45 acres	
Each acre would subdivide into 5 lots (50' by 100')	
855 acres would produce 4,275 building lots	
4275 lots selling at	
\$ 6,500 per lot.....	\$ 25,787,500.00
Legal fees for sale	
of lots at 1%.....	347,343.00
Cost of services at	
\$ 2,500 per lot.....	10,687,500.00
Initial cost of 900	
acres of land.....	<u>1,708,334.00</u>
TOTAL COST OF	
LAND SOLD.....	12,743,177.00 \$ <u>12,743,177.00</u>
NET PROFIT OF SALE OF	
900 ACRES OF LAND.....	\$ <u>15,044,323.00</u>
-----	

TABLE 14

Development Potential Securing Sewer Investment (1971)

a) The staging plan permitted 931 acres to be developed between 1971 and 1975. At 12 units per gross acre average this would create revenues of.....	\$ 2,793,000
b) The Thorner shopping centre would produce.....	300,000
c) The 800 industrial acres would create.....	<u>1,200,000</u>
(in revenues)	
total.....	<u>4,293,000</u>
This excluded any residential land remaining for development beyond 1975.	
d) If another 1000 acres were opened for development between 1975 and 1985 for housing, this would create	<u>3,000,000</u>
1985 GROSS REVENUES	
ANTICIPATED.....	\$ <u>7,293,000</u>
-----	



TABLE 15  
Gilbert Subdivision, 1969

	<u>Rounded cost</u> <u>Book value</u>	<u>Proposed selling</u> <u>price at \$ 165</u> <u>per foot</u>
<u>Single</u> <u>lots:</u>		
	\$ 4,830	\$ 8,250
	\$ 5,325	\$ 9,075
	\$ 5,805	\$ 9,900
	\$ 6,290	\$ 10,725
<u>Semi-det.</u> <u>lots:</u>		
	\$ 7,700	\$ 13,300
	(\$ 3,850)	(\$ 6,650)
	\$ 8,800	\$ 15,200
	(\$ 4,400)	(\$ 7,600)

TABLE 16

Gilkson Neighbourhood  
Comparison of Typical Land Unit Cost  
for Condominium Leasehold and Free-  
hold, 1970

Townhousing: 12 u.p.a: book value \$ 1,991  
per unit, including OHC ad-  
ministration cost of \$ 100  
and municipal impost of \$ 250

	<u>Leasehold</u>	<u>Freehold</u>
total payment per month	\$ 130.32	\$ 141.29

TABLE 17

Salary Requirements  
Gilkson Subdivision 1968: Single Lots  
( \$ 15,000)

<u>Building Value</u>	<u>\$ 15,000.00</u>	<u>\$ 15,000.00</u>
<u>Downpayment</u>	<u>750.00</u>	<u>750.00</u>
<u>Mortgage payment</u>	<u>107.45</u>	<u>107.45</u>
<u>Estimated taxes</u>	<u>45.00</u>	<u>45.00</u>
<u>Ground rental</u>	<u>45.00</u>	<u>-</u>
<u>Agreement of sale</u> <u>payment</u>	<u>-</u>	<u>49.00</u>
<u>total</u>	<u>\$ 197.45</u>	<u>\$ 201.45</u>
<u>Salary</u> <u>Requirement</u>	<u>\$ 8,796.00</u>	<u>\$ 8,892.00</u>





TABLE 18

Salary Requirements  
Gilkson Subdivision 1968: Single Lots  
(\$ 16,000)

Building value	\$ 16,000.00	\$ 16,000.00
Downpayment	800.00	800.00
Mortgage payment	114.61	114.61
Estimated taxes	47.00	47.00
Ground rental	45.00	-
Agreement on sale		
payment	-	49.00
total	\$ 206.61	\$ 210.61
Salary		
Requirement	\$ 9,108.00	\$ 9,324.00

-----

TABLE 19

Salary Requirements  
Gilkson Subdivision 1968: Single Lots  
(\$ 17,000)

Building value	\$ 17,000.00	\$ 17,000.00
Downpayment	850.00	850.00
Mortgage payment	121.77	121.77
Estimated Taxes	47.00	47.00
Ground rental	45.00	-
Agreement on sale		
payment	-	49.00
total	\$ 213.00	\$ 217.00
Salary		
Requirement	\$ 9,552.00	\$ 9,780.00

-----

TABLE 20

Salary Requirements  
Gilkson Subdivision 1968: Semi-Detached Lots

Building value	\$ 13,500.00	\$ 13,500.00
Downpayment	675.00	675.00
Mortgage payment	96.70	96.70
Estimated Taxes	35.00	35.00
Ground rental	23.00	-
Agreement of sale		
payment	-	26.00
total	\$ 154.70	\$ 157.70
Salary		
Requirement	\$ 6,840.00	\$ 7,020.00



Table 20, continued:

Building value	\$ 14,500.00	\$ 14,500.00
Downpayment	725.00	725.00
Mortgage payment	103.76	103.76
Estimated taxes	37.00	37.00
Ground rental	23.00	-
Agreement of sale payment		26.00
total	\$ 163.76	\$ 166.76
Salary Requirement	\$ 7,284.00	\$ 7,380.00

TABLE 21

Shopping Centre Sites  
Comparative Per Acre Average Costs  
(Market Sales Data), June 1971

- 1) Pt.Lot 26,Con.2,Saltfleet:  
SE Corner Barton & Highway 20.....\$ 38,500
- 2) Pt.Lot 28,Con3,Saltfleet:  
SE Corner Queenston Rd. &  
Beach Rd.....\$ 35,000
- 3) Pt.Lot 26,Con.2,Saltfleet:  
NW Corner Queenston Rd.&  
Highway 20.....\$ 50,000 (est.)
- 4) Lot A Plan 209,Lot 20,Con.6,  
Barton: NE Corner Upper  
Paradise & Mohawk.....\$ 65,000
- 5) Burlington Mall.....\$ 28,000
- 6) Upper James & Stonechurch.....\$ 44,000 (rounded)
- 7) W.side of Highway 20 between  
Highway 8 & Barton Street.....\$ 45,000

TABLE 22

Per Acre Costs  
Estimated Land Values Shopping Centres Hamilton  
Region 1969

Small sites up to 4 acres.....	\$ 50,000-60,000
Larger sites.....	\$ 40,000-50,000
Burlington regional centre site (may include 50% re- duction for large site).....	\$ 16,000 (1960's)
Assumed value of proposed site.....	\$ 27,000-32,000



TABLE 23

OHC Strategic Projection, Oct.1968

Total Number of Housing Units projected for  
Hamilton Region

Year	Single Units	Semi-Det. and Row	Apts.	Total No. of Units
1969	2,300	575	2,240	5,115
1970	2,370	600	2,290	5,260
1971	2,430	625	2,345	5,400
1972	2,495	650	2,400	5,545
1973	2,560	675	2,455	5,690
1974	2,620	700	2,510	5,830
1975	2,680	725	2,565	5,970

-----

TABLE 24

OHC Workable Program (1968)

Year	Single Units	Semi-Det. and Row	Apts.	Total	%
1969	287	26	-	313	6
1970	624	575	-	1,199	23
1971	697	718	320	1,735	32
1972	726	672	739	2,137	38
1973	1,127	250	225	1,602	28
1974	500	724	100	1,324	23
1975	500	250	560	1,310	22

-----

TABLE 25

OHC Strategy, October 1968

Breakdown by Neighbourhood of Total Number of  
Housing Units Projected for Hamilton and Region

Year	1969	1970	1971	1972	1973	1974	1975
<u>GILBERT N.E.</u>							
No.of Singles	109	-	34	-	-	-	-
Semis & Rows	26	115	-	93	-	-	-
Apts.	-	-	-	140	-	-	-
<u>GILKSON N.H.</u>							
No.of Singles	-	174	-	-	-	-	-
Semis & Rows	-	-	272	-	-	-	-
Apts.	-	-	-	-	-	-	-





Table 25, continued:

Year	1969	1970	1971	1972	1973	1974	1975
GOURLEY N.H.							
No.of Singles	-	-	163	-	-	-	-
Semis & Rows	-	-	-	175	-	-	-
Apts.	-	-	-	360	-	-	-
ROLSTON N.H.							
No.of Singles	164	-	-	-	-	-	-
Semis & Rows	-	60	-	-	-	-	-
Apts.	-	-	220	-	-	-	-
LISGAR N.H.							
No.of Singles	-	-	100	98	-	-	-
Semis & Rows	-	-	-	129	-	-	-
Apts.	-	-	-	-	125	-	-
BERRISFIELD N.H.							
No.of Singles	-	150	100	128	-	-	-
Semis & Rows	-	100	146	-	-	-	-
Apts.	-	-	100	139	-	-	-
QUINNDALE N.H.							
No.of Singles	-	-	-	100	296	-	-
Semis & Rows	-	-	-	-	-	258	-
Apts.	-	-	-	-	-	-	250
RANDALL N.H.							
No.of Singles	-	-	-	-	110	-	-
Semis & Rows	-	-	-	-	-	72	-
Apts.	-	-	-	-	-	-	70
LAWFIELD N.H.							
No.of Singles	14	-	-	-	221	-	-
Semis & Rows	-	-	-	-	-	114	-
Apts.	-	-	-	-	-	-	140

-----

TABLE 26

Lands Developed, Serviced and Disposed  
1967-1969

Lawfield neighbourhood.....	43 acres
Berrisfield neighbourhood.....	10 acres
Rolston neighbourhood, Phase I.....	45 acres
total	98 acres

-----



TABLE 27

Lands Awaiting Development 1969

Gilbert neighbourhood, Phase I.....	38	acres
Gilbert neighbourhood, Phase II.....	17	acres
Rolston neighbourhood, Phase II.....	25.5	acres
Gilkson neighbourhood.....	95	acres
Gourley neighbourhood.....	104	acres
Lawfield neighbourhood.....	13	acres
Berriesfield neighbourhood.....	43	acres
Thorner neighbourhood.....	77	acres
total	412.5	acres

-----

TABLE 28

Market Hypothesis OHC (1968-69)

<u>Year</u>	<u>No. of Units</u>
1969.....	327
1970.....	1,343
1971.....	2,090
1972.....	1,511

-----

TABLE 29

OHC Revised Marketing Schedule 1969 (Aug.)

<u>Year</u>	<u>No. units Hamilton</u>	<u>No. units Saltfleet</u>	<u>Total</u>	<u>No. units for region</u>	<u>OHC total as % of region</u>
1969	327	-	327	5,115	6
1970	1,003	600	1,603	5,260	30
1971	1,484	600	2,084	5,400	38
1972	1,221	775	1,996	5,545	35
1973	703	850	1,558	5,690	27
1974	533	900	1,433	5,830	24

-----



TABLE 30

Revised OHC Strategy 1970  
Hamilton Mountain Land Development

Neighbour- hood	Acres	Projected Units			Date of Devlpt.
		Singles & Semis	Multiples	Total	
Lisgar	48	176	265	441	1971-2
Berrisfield	91	320	753	1,073	1972
Lawfield					
Phase II	3	17	-	17	1972
Quinnndale	95	134	772	906	1972-3
Gourley	104	-	-	-	1973
Gilbert	17	-	-	-	1973
Lawfield					
Phase III	50	-	-	-	1974
Randall	27	-	-	-	1974
Thorner					
(Commercial)	66	-	-	-	1974
Rushdale	100	-	-	-	1975

-----



## ONTARIO HOUSING CORPORATION LAND DEVELOPMENT WORK PROGRAM IN THE CITY OF HAMILTON

Project Name	Draft Plan	Preliminary Engineering and Cost Estimate	Tender Call	Commencement of Construction	Underground Services & Preliminary Roads Completed *	Comment
Lawfield - Stage III East Half	Approved	Submitted to O.H.C. November 30, 1972	March 1973	May 1973	Sept. 1973	) ) ) One ) Contract ) ) )
Lawfield - Stage I Re-Subdividing of Block "B"	-	December 1972	March 1973	May 1973	Sept. 1973	) ) ) One ) Contract ) ) )
Gourley - Phase I	Prepared by O.H.C.	January 1973	April 1973	May 1973	September and October 1973	) ) ) One ) Contract ) ) )
Red Hill Creek Trunk Sewer - Stage 3	-	Submitted to O.H.C. August 2, 1972	August 1973	October 1973	To be finished April 1974	) ) ) One ) Contract ) ) )
Lawfield - Stage III West Half	Approved	Submitted to O.H.C. November 30, 1972	August 1973	October 1973	May 1974	) ) ) One ) Contract ) ) )
Randall	December 1972	February 1973	Jan. 1974	March 1974	July 1974	) ) ) One ) Contract ) ) )
Gilbert - Stage II	Revision to the approved Draft Plan is required Land exchanges or land acquisition is required Servicing depends on a private subdivision, west of Paradise Road			May 1974	September 1974	) ) ) One ) Contract ) ) )
Red Hill Creek Trunk Sewer - Stage 4	-	January 1974	June 1974	Sept. 1974	To be finished May 1975	) ) ) One ) Contract ) ) )
Rushdale	Sept. 1973 (O.H.C.)	December 1973	July 1974	October 1974	May and June 1975	) ) ) One ) Contract ) ) )

\* The completion date for the Underground Services and Preliminary Roads is dependent upon the installation of the Watermain and Hydro Services.

Prepared by  
WYLLIE & UFNAL LIMITED  
December 6, 1972.





TABLE 32

## HAMILTON LAND ASSEMBLY: SEPTEMBER 1972 : EFFECT OF FREEWAY

Name of Neighbourhood PARCEL	Total Acreage	FREEWAY		Calc. 5%	Dedication Park Land	100' Park Link	Sewer Easement	Net Area
		100' r.o.w.	Purchase					
GILBERT	54.35	-	-	2.717	-	-	-	54.35
GILKSON	95.53	2.62	9.73	4.159	-	-	-	83.18
ROLSTON	84.23	-	10.62	3.680	4.65	-	-	73.61
GOURLEY	93.61	3.14	2.32	4.407	-	-	-	88.15
THORNER	81.18	-	6.76	3.721	-	-	-	74.42
RUSHDALE	113.29	4.33	-	5.145	?	3.03	3.03	102.90
LAWFIELD	113.89	-	4.52	5.469	8.01	-	-	109.37
RANDALL	16.89	2.66	4.54	0.279	-	1.45	2.66	5.58
BERRISFIELD	114.30	-	9.75	5.248	3.43	-	-	104.55
QUINNDAL	74.11	6.07	1.82	2.684	-	6.19	6.35	53.68
LISGAR	48.91	-	-	2.445	5.69	-	-	48.91
TOTAL	890.29	18.82	50.06	39.95	21.78	10.67	12.04	798.70

\* Net Area means - Total acreage minus Freeway lands, 100' Park Link and Sewer Easements for calculating 5% Land Dedication.



TABLE 33

Selling Price: Land Sale Comparisons: 1968  
Per Acre

1)	Saltfleet:Pt.Lot 28, Con.2;rear of Nash Road.....	\$ 6,000.00
2)	Barton: Pt.Lot 21,Con.8; Upper Paradise & Stonechurch.....	\$ 8,840.00
3)	Barton: Pt.Lot 1,Con.8; Stonechurch & Pritchard.....	\$ 6,400.00
4)	Barton: Pt.Lot 8,Con.6; Anson Ave.& Moxley Rd.....	\$ 11,500.00
5)	Saltfleet: Pt.Lot 25,Con.5; Ambrose & Greenhill.....	\$ 25,114.00
6)	Mt.Albion Road.....	\$ 13,500.00
7)	Saltfleet: Nash & Owen Roads, ready for development.....	\$ 20,350.00
8)	Barton: Pt.Lot 16,Con.6; Mountbatten Road.....	\$ 21,540.00

-----

TABLE 34

Lisgar Neighbourhood  
1972

Recovery per Unit

Services.....	\$ 4,868.87
Land.....	\$ 390.93
Administration.....	\$ 100.00
total	\$ 5,359.80

-----



PART 11:

BIBLIOGRAPHY: HOUSING NEEDS AND LAND BANKING

- Abell, H.C.: Rural Families and their Homes: (Research under N.H.A. Part V grant, unpublished) University of Waterloo: Waterloo: 1971
- Abrams, C.: Revolution in Land: Harper, New York: 1939
- Abrams, C.: Man's Struggle For Shelter in an Urbanizing World: MIT: 1964
- Abrams, C.: The City is the Frontier: Harper and Row: 1965
- Abrams, C.: Housing in the Year 2000: 209-238, In: Ewald: Environment and Policy: AIP: Indiana: 1968
- Adams, F.G. et al.: The Time Path of Undeveloped Land Prices During Urbanization: DP.No.24, Dept.Econ; U of Penna: July 1966
- Adams, I; Cameron, W; Hill, B; Penz, P: The Real Poverty Report: Hurtig: Edmonton: 1971
- Ahiberg, C.F.: The Regional Plan for the Stockholm Area: Planning Commission: City of Stockholm: 1964
- Aitken, I.: Penalty for Land Hoarders: Guardian: 10 Feb. 1973
- Allan, R.N.: Toward a Better Understanding of Land Prices: Hamilton Spectator: 17 Jan. 1970
- Alonso, W.: Problems, Purposes, and Implicit Policies for a National Strategy of Urbanization: Research Paper for U.S. Commission on Population Growth and the American Future: U.S.G.P.O.: Washington, DC: 1972
- American Institute of Architects: National Policy Task Force: First Report: Washington, DC: 1972
- American Public Health Association: Planning the Neighbourhood: Public Admin. Service: Chicago: 1960
- American Public Health Association: Basic Health Principles of Housing and its Environment: Public Admin. Service: Chicago: 1969
- American Society of Planning Officials: The British Land Commission Bill: Trends, No.1: 1967
- Antoft, K. et al: Matters Related to Non-Resident Land Ownership in Nova Scotia: Inst. Publ. Affairs: Dalhousie Univ: Halifax, N.S.: 1971
- Archer, R.W.: From New Towns to Metrotowns and Regional Cities: (I) and (II): 257-268, Am.J.Ec.Soc., July 1969 and 385-398, Am.J.Ec.Soc., Oct. 1969





- Archer, R.: The Leasehold System of Urban Development; London, Sch. of Env. Studies: University College, London: 1971
- Arif, A.B.: The Market for New Housing in Toronto 1963-64; Ontario Region, CMHC: Central Mortgage and Housing Corporation: Toronto: 1965
- Ashley, T.: A New Urban Growth Strategy for the United States; 50-52: The Urban and Social Change Review; 4: Spring, 1971
- Audain, M. and Armitage, A.: Housing Requirements: A Review of Recent Canadian Research; Can. Coun. on Soc. Devt.: Ottawa: 1972
- Audain, M.: Revelations in a Report on Housing; Globe & Mail: 6 Jan. 1972
- Bailey, A.: Radburn Revisited; 1-5, Regional Plan News: Dec. 1964
- Bamford, C.: New Town Services a Mere Two Hundred Million Dollars; 2 (17) Kitchener-Waterloo Record: 13 Sept. 1968
- Barlowe, R.: Land Resource Economics; Prentice Hall: 1958
- Barnard, P.: Ontario's Housing Requirements to 1980: Appendix B: In: The Role of the Ontario Housing Corporation in Systems Building; Toronto: 1970
- Basford, R.: Intergovernmental Operating Relations; FP 12A: Federal-Provincial Conference on Housing: Ottawa: 1973
- Basford, R.: Housing Problems of the 1970's; FP 14A: Federal-Provincial Conference on Housing: Ottawa: 1973
- Basford, R.: The National Housing Act; FP 10A: Federal-Provincial Conference on Housing: Ottawa: 1973
- Basford, R.: Land and New Communities; FPH-18-C: Federal-Provincial Conference on Housing: Ottawa: 1973
- Bates, A.A.: Low Cost Housing in the Soviet Union; In: Industrialized Housing; Subcommittee on Urban Affairs: Joint Economic Committee: U.S.G.P.O.: Washington, DC: 1969
- Baxter, C.: Crackdown on Land Speculation; FP: 4 May 1968
- Becker, W.E. and Coleman, E.A.: Creating Apartment Profits Through Market Research; National Apartment Association; Houston, Texas: 1971
- Beckett, W.A.: Swing Back to One-Family Homes Predicted; Toronto Star: 8 Nov. 1969
- Beckmann, M.J.: Application of a Neoclassical Von Thünen Model to the Housing Market; Annals of Regional Science: 35-40, June, 1972
- Belford, T.: Ontario to Assemble More Land, and Let Business Build Housing; Report of Address by D.W. Stevenson, ADM, TEIGA, Ontario: Globe & Mail: Toronto: B2: 31 May 1972



- Belford, T.: Developers Appear to be Willing to Accept Land Banking Plan for Reducing House Costs: B4, Globe & Mail: Toronto: 31 Jan, 1973
- Bell-Irving, H.P.: Building Canada Better: President's Corner: 2-8: 2(6) CREA Reporter: 1972
- Berkamn, H.G.: The New Town and Urban Change Form: 93-103: Land Economics: May, 1972
- Bernhardt, K.L. (ED.): Housing: New Trends & Concepts: Inst. of Science and Technology: Ann Arbor: Michigan: 1972
- Best, R.: Competing Demands for Land: Newsletter, Social Science Research Council, UK: 5 March, 1969
- Best, R.: Land for New Towns: TCPA: 1964
- Bled, C.E.: International Catalogue of Comparative Housing Programmes: A Reference Guide to Housing Programmes and Policies in Selected Countries: CCURR, CMHC: Ottawa: 1970
- Block, G.D.: The Spread of Towns: Conservative political Centre: London: 1954
- Bockwoldt, H.R.: Mourenx: Eine Neue Stadt im Südfrenchösischen Erdgasgebiet: 30-36: Neue Heimat: Dec. 1967
- Breese, G.: Research and Data Requirements for Urban Comprehensive Master Planning in Rapidly Developing Countries: In: Urbanization in Old and New Countries: Inst. of Social Research: University of Natal: 1964
- Breese, G.: Urbanization in Newly Developing Countries: Prentice-Hall: 1966
- Brigham, E.F.: Determinants of Residential Land Values: 325-334 (41) 4: J. Land Econ.: Nov. 1965
- Brigham, E.F.: A Model of Residential Land Values: Memo. 4043: Rand Corp. Santa Monica, Calif.: 1964
- British Information Services: The New Towns of Britain: London: 1969
- Brolin, B.C. and Zeisel, J.: Mass Housing: 51-55: Ekistics: Jan. 1969
- Bross, I.D.: Design for Decision: Macmillan, New York: 1953
- Brown, J.A.: A Study of Purchases and Ownership of Saskatchewan Farmlands by Citizens and Companies of the United States of America to Dec. 31, 1970: Dept. Ag. Econ: Univ. of Sask: Research Report RR-72-11: Saskatoon, 1972
- Bryant, R.W.G.: Land Speculation: Institut d'Urbanisme: Univ. Montreal: 1964
- Buchanan, C.: The Prospect for Housing: Buchanan and Partners, Consultant Planners: London: 1971



- Budke, H.: Public Land Assembly and Urban Development Control: The Alberta Experience; Centre for Urban Devt. Research; Cornell; 1972
- Bureau of Municipal Research: Market Value Assessments: A Study of the Theory, the Practice, and the Results; BMA; Toronto; 1970
- Bureau of Municipal Research: The Toronto Region's Privately Developed New Communities; Civic Affairs, No. 2; Toronto; 1972
- Bureau of Municipal Research: Urban Open Space: Luxury or Necessity? Civic Affairs; Spring; 1972
- Bureau of Municipal Affairs: Urban Open Space: Parks, People and Planning; Civic Affairs; Summer; 1971
- Burns, L.S. and Mittelbach F.G.: Location: Fourth Determinant of Residential Value; 237-246 (32)2; Appraisal Journal; April; 1964
- Burroughs, R.J.: Should Urban Land be Publicly Owned? 249-261; Zoning Digest, Sept. 1966 and Land Economics; Feb; 1966
- Bye, C.R.: Developments and Issues in the Theory of Rent; Columbia; 1940
- Caldwell, L.: The Ecosystem as a Criterion for Public Land Policy; Natural Resources Journal; 10(2); 203-221; 1970
- Campbell, A.: Homes Shrink, Costs Grow; FT of Canada; 11 Dec. 1972
- Canada Department of National Health and Welfare: Income Security for Canadians; Ottawa; 1970
- Canada Department of National Health and Welfare: Monthly Budgets for Items of Basic Need under Provincial Assistance Programs; Ottawa; 1970
- Canadian Council of Resource Ministers: Land Seminar Working Papers and Documentation; Montreal; 1972
- Canadian Council of Resource Ministers: Land Seminar Proceedings; CCREM Intergovernmental Steering Committee on Land; Montreal; 1972
- Canadian Council on Social Development: Where The Two Hundred Million Dollars Went; Ottawa; 1971
- Canadian Council on Social Development: The National Housing Act Amendments 1972: A Commentary; Ottawa; 1972
- Canadian Council on Social Development: The Federal Housing Bill: Housing & People; 3(2) Summer; 1972
- Canadian Systems / TRW Limited: Waterloo Development Master Plan; OHC; Toronto; 1970
- Canadian Welfare Council: Sourcebook on Housing in Canada; Ottawa; 1968





- Canadian Welfare Council (Can. Council on Social Development): Some Preliminary Findings: The Housing Conditions of Public Assistance Recipients in Canada: 1968 : Report to Canadian Conference on Housing: 1968
- Caplovitz, D.: The Poor Pay More: Macmillan, New York: 1967
- Carlson, E.: The Administration of Housing Programs and Housing Institutions in Developing Countries: HUD/AID/CSD-764, Washington, DC: 1970
- Carson, J.: A National Urban Growth Policy: Meaning and Measures for its Implementation: Urban Land: ULI : February 1972
- Carver, H.: Cities in the Suburbs: University of Toronto Press : 1962
- Case, F.E.: California Housing Information System: A Feasibility Study: Calif. Real Estate Magazine : 12-13 : June, 1972
- Central Mortgage and Housing Corporation: Seminar on the Methodology of Housing Projections: Ottawa: 1970
- Central Mortgage and Housing Corporation: Statistical Handbook (unpublished): Ottawa: 1971
- Central Mortgage and Housing Corporation: New Towns - Bibliography: Ottawa: 1969
- Central Mortgage and Housing Corporation: Urban Problems and Prospects: Research Monograph 2; Housing in Canada: Ottawa: 1971
- Central Mortgage and Housing Corporation: Housing in Canada (Supplement to 25th Annual Report): Ottawa: 1971
- Central Mortgage and Housing Corporation: Urban Renewal Review: Task Force on Urban Assistance: Ottawa: 1971
- Charney, M.; Carreau, S.; Davidson, C.: The Production and Availability of Low-Income Housing: (md., unpublished): C.M.H.C.: Ottawa: 1971
- Charney, M.: An Answer to HUDAC: 11-13: In: Housing and People: Vol. 3: No. 3 and 4: Fall/Winter: 1972
- Claridge, T.: Reality in Kitchener: Three Bedroom Home for Under \$ 17,000: Globe & Mail: Toronto: 5 May, 1972
- Clarke, J.: British Columbia: NDP's Tough Land-Use Bill: (8) Globe & Mail: Toronto: 3 March 1972
- Clausen, M.; Held, R.B.; and Stoddard, C.H.: Land for the Future: Resources for the Future: 1960
- Clausen, M.: Public Acquisition of Land is Vital for Orderly Growth: 29-30: Nation's Cities: Dec. 1969





- Clausen, M.: Urban Sprawl and Speculation in Suburban Land: RFF: Washington, DC : 1969
- Coan, C.A.S.: The Housing Problem Around the World: Nat. League Journal: Feb. 1969
- Coleman, G.A.: Ontario Housing Corporation's Lot-lease and Other Programs: July 19, 1972: OHC: Toronto: 1972
- Commons, J.R.: The Economics of Collective Action: Macmillan: New York: 1950
- Community Development Consultants Limited: Malvern: Development Plan and Program: Ottawa and Toronto: 1969
- Condominium Research Associates: National Survey of Condominium Owners: Toronto, CRA: 1970
- Connell, K.M.: Regional New Towns and Intergovernmental Relations: Metropolitan Fund: Detroit: 1972
- Cooke J.P. and Power, F.B.: Why Florida's Greenbelt Law Will Not Work: 84-88, Real Estate Review: Spring: 1972
- Council on Environmental Quality: Environmental Quality : Second Annual Report: Washington, DC: 1971
- Coughlin, R.E.: Land Values and Environmental Characteristics in the Rural-Urban Fringe: Regional Science Research Institute Discussion Paper No. 45: Philadelphia: 1971
- Cox, P.R.: Demography: Cambridge Univ. Press: 1970
- Creese, W.L.: The Search for Environment, The Garden City: Before and After: Yale: 1966
- Cripps, E.L. and Foot, D.H.S.: Empirical Development of an Elementary Residential Location Model for Use in Sub-Regional Planning: 81-90; Environment and Planning (i): 1969
- Cripps, E.L. and Foot, D.H.S.: A Land Use Model for Sub-Regional Planning: Regional Studies (3) 3: 1969
- Davis, C.: Serviced Land Scarcity: FP (11): 14 Oct. 1972
- Davies, C.: How Experiment Cut Cost of Homes (Conduplex, Kitchener): FP: 18 Dec. 1972
- Davies, J.: Model Cities: A Definition: 17-27: Constructor: June 1969
- Deacon, D.: A Way to Cut Housing Costs in Ontario: Globe & Mail: Toronto: 22 Nov. 1972
- de Leuw, F.: Allowance Approach: In: Papers submitted to the Subcommittee on Housing: House Committee, Banking and Currency: U.S.G.P.O.: Washington, DC: 1971



- de Leuw, F.: The Distribution of Housing Services: Urban Institute: Washington, DC: 1972
- Delogu O.E. and Gregory, D.D.: Private Property and Public Regulation in Maine: University of Maine Bulletin 653: 1969
- Delogu, O.E. and Gregory, D.D.: Powers and Devices for Controlling Land Use: University of Maine Bulletin 654: 1969
- Denmark, Ministry of Housing: Housing in the Nordic Countries: Copenhagen: 1968
- Dennis, M. and Fish, S.: Programs in Search of a Policy: Low Income Housing in Canada: Hakkert, Toronto: 1972
- Derkowski, A.: The Toronto Housing Market in the Sixties: Journal of Real Estate Inst. of Can.: 1(4): 1971
- Derkowski, A.: Brief to the Ontario Government: Urban Development Institute: Nov. 1972
- Derkowski, A.: What It Takes to Live in a House: Toronto Star: 15. Nov. 1969
- Detroit: Mayor's Committee for Community Renewal: Land Acquisition Cost: Tech. Report No. 6: Detroit: 1965
- Diamond, A.E.: Erin Mills: Address to Urban Land Institute Annual Meeting: Toronto: 1972
- Dickens, H.B.: Housing Trends in Europe: NRC/DBR Tech. Paper No. 196: Ottawa: 1964
- Dickey, J.W. and Steiss, A.W.: Model for Optimizing the Use of Housing in New Towns: Ekistics: 45-53: July, 1969
- Donnison, D.V.: The Government of Housing: Penguin: London: 1967
- Dopson, F.C. and Miller, F.: Effects of Urban Expansion on Ownership, Use and Taxation of Agricultural Land: Res. Bull. No. 97: Missouri Agric. Exp. Station: Columbia, Mo.: 1966
- Dorfman, R.: Measuring Benefits of Government Investments: Brookings Institution: Washington, DC.: 1965
- Downs, A.: Moving Towards Realistic Housing Goals: In: Gordon, K. (Ed.) Agenda for the Nation: Brookings Institution: Washington, DC: 1968
- Downs, A.: Alternative Forms of Future Urban Growth in the United States: J. Amer. Inst. Planners: 3-11: 36: Jan. 1970
- Drachman, R.P.: The High Cost of Holding Land: 1-10: Urban Land: Oct. 1968
- Drachman, R.P.: High Costs of Holding Land Can Doom Housing Projects: Kitchener-Waterloo Record: 4 Jan. 1969



- Dufau, P.: Housing in the Year 2000: Real Estate Review: 58-61: Summer: 1972
- Duncan, S.: Provinces Asked into Land Banks: FP: 17 June 1972
- Duncan, T.L.C.: Measuring Housing Quality: A Study of Methods: Centre for Urban and Regional Studies, Univ. of Birmingham: Occ. Paper 20: 1971
- Dyck, H.J. and Emery, G.J.: Social Futures, Alberta 1970-2005: Human Resources Research Council of Alberta: Edmonton: 1970
- Eaves, E.: How the Many Costs of Housing Fit Together: Research Report No. 16, Nat. Comm. on Urban Problems: Washington DC: 1969
- Eberhardt, J.: L'Influence sur la Vie Rurale de l'Urbanisation dans les Aires Metropolitaines: Association Normande d'Economie Rurale Appliquée: France: 1968
- Eichler, E.P. and Kaplan, M.: The Community Builders: Univ. of Calif. Press: Berkeley: 1967
- Ekistics Consultants Limited, and Hugh Wilson and Lewis Womersley: Saltfleet Community Development, Planning Policy: CHC: Toronto: 1969
- Elredge, H.W.: Taming Megalopolis (2 Vols.): Praeger, New York: 1967
- Ellis, J.B.: Problems of Urbanization: Research Project, CMHC: Institute of Planning and Resources: University of Waterloo: Waterloo: 1968
- Elwood, B.: Housing Needs by Housing Type: A Study to Estimate Housing Necessary to Accomodate Predicted Population Growth by 2001 AD: Metropolitan Toronto Planning Board: 1970
- Ely, R.T.: Property and Contract in Their Relation to the Distribution of Property: Macmillan, New York: 1914
- Ely, R.T. and Wehrwein: Land Economics: Macmillan, New York: 1940
- Falk, K.L.: National and International Housing Problems in Perspective: 24-27: Calif. Savings & Loan Journal: Aug. 1969
- Feldman, L.D.: The British Land Commission: Pt. II In: Urban Canada, Problems and Prospects: Research Monograph 6: CMHC: Ottawa: 1970
- FENCO: Pickering Township Concept for Development: Kunnymede Corporation: 1970
- FENCO: Brief to the Regional Municipalities of York on the Design for Development: Urban Devt. Inst.: Don Mills: 1972
- Fish, S.A.: Low Income Housing in Ontario: Some Hidden Agendas and Basic Beliefs: 47-60: In: Powell (Ed.): The City: McClelland and Stewart: Toronto: 1972







- Fojer, L.: Local Authority Land Policy in Sweden: 40-53: 1(6):  
Comperative Local Govt: Summer: 1972
- Frankenhoff, C.A.: Investimento em Habitacas: Centro Nacional de  
Pesquisas Habitacionais: Rio de Janeiro: 1969
- Fried, J.: Housing Crisis, U.S.A. : Praeger: 1971
- Fuchs, V.R.: Towards a Theory of Poverty: Washington: 1965
- Gans, H.J.: The Levittowners: Columbia, New York: 1965
- Gelfand, J.E.: The Credit Elasticity of Lower-Middle Income Housing  
Demand: 464-472: Land Economics: Nov. 1966
- Gertler, L.O.: The Process of New City Planning and Building: School  
of Urban and Regional Planning: Waterloo: 1971
- Gertler, L.O.: The Need for a Land Policy: Hamilton Association:  
Hamilton: 1972
- Gillespie, W.I.: The Urban Public Economy: Research Monograph 4: for  
Lithwick, op.at., Ottawa: CMHC: 1971
- Gladstone, R.M.: Does Building a City Make Economic Sense? 407-412:  
Appraisal Journal: July 1966
- Gladstone, R.: The Outlook for United States Housing Needs: In Vol. I:  
Report of the President's Committee on Urban Housing:  
Washington, DC: 1967
- Goracz, A.: Housing Requirements to 1981: CMHC: Ottawa: 1969
- Goracz, Lithwick and Stone: The Urban Future: CMHC: Ottawa: 1971
- Gottlieb, M.: Influences on Value in Urban Land Markets, USA, 1956-61:  
J.Reg.Sc : 1-16(6)1: Summer: 1965
- Gouvernement du Québec: Rapport de la Commission d'Enquête sur la  
Santé et le Bien-Etre Social: Québec: 1971
- Government of Ontario: Design for Development: The Toronto-Centred  
Region: QP: Toronto: 1970
- Government of Ontario: Design for Development: A Status Report on the  
Toronto-Centred Region: QP: Toronto: August 1971
- Greater London Council: The Planning of a New Town: Data and Design  
Based on a Study for a New Town of 100,000 at Hook, Hampshire:  
London: 1965
- Grebler, L.: Continuous Housing Market Analysis for Metropolitan  
Toronto: Toronto: 1968
- Grebler, L.; Blan, D.M.; Winnick, L.: Capital Formation in Residential  
Real Estate: Princeton: 1954



- Greenwood, A.: Housing Achievements and Prospects for the 1970's,  
1-3; Housing Review; Jan/Feb 1970
- Grossman, A.: Housing; Globe & Mail; Toronto; 27 Feb. 1973
- Gustafson R.H. and Welch, R.B.: Estimating California Land Values from  
Independent Statistical Indicators; Research Report 12 ;  
National Commission on Urban Problems; Washington, DC; 1968
- Haddrell, G.: Land Costs; Labour Review; March/April 1972
- Hall, G.R.: Strategy and Organization in Public Land Policy; Rand  
Corporation; Santa Monica, Calif.; 1966
- Hamilton, W.A.: Public Land Assembly in Canada; Prelim. Land Study;  
CMHC Policy Planning Division; Ottawa; 1971
- Hammar, C.: Intensity and Land Rent; J. Farm Econ.; Nov. 1938
- Happengeld, M.: A Sketch of the Planning-Building Process for  
Columbia, Md; 398-409; AIP Journal; Nov. 1967
- Harris, R.N.S. and Tolley, G.S. and Harrell, C.: The Residential Site  
Choice; Review of Econ. & Stats.; 241-247; May 1968
- Hartman, C. (Ed.): The Politics of Housing; Society; 30-65; July/Aug. 1972
- Hauser, P.M.: The Social, Economic, and Technological Problems of Rapid  
Urbanization; In: Hoselitz and Moore; Industrialization and  
Society; UNESCO and Mouton; Paris; 1963
- Hawkes, et al.: Britain's New Towns; Jan/Feb. 1969 (entire issue) Town  
and Country Planning; 1969
- Hawley, A.: Human Ecology: A Theory of Community Structure; Ronald  
Press, New York; 1950
- Heeter, D.: Toward a More Effective Land Use Guidance System: A Summary  
and Analysis of Five Major Reports; ASPO, PAS, Advisory Report  
No. 250; 1972
- Heap, D.: The Taxation of Development Value in Land: The English Bill  
for a Land Commission; In: Trend, No. 1, 1967; ASPO; Chicago; 1967
- Hellyer, P.: Report of the Task Force on Housing and Urban Development;  
Queen's Printer; Ottawa; 1969
- Heroux, R.L. and Wallace, W.A.: On the Development of New Communities;  
Socio-Economic Plannign Sciences; 387-4-7; Aug. 1972
- Highway Research Board: Acquisition of Land for Future Highway Uses;  
Washington, DC; 1957
- Highway Research Board: Land Acquisition (Annual Bulletin);  
Washington, DC (Annual)



- Hoch, I.: Urban Scale and Environmental Quality: Research Paper for U.S. Commission on Population Growth & the American Future: R.F.F. : 1972
- Holling, C.S.: Ecological Models, A Status Report: Int. Symp. on Modelling Techniques in Water Resources Systems, Proc., Vol. 1, Environment Canada: 1972
- Holmberg, R.: Social and Economic Consequences of the Design and Location of Ontario Housing's Family Units in North Bay: City of North Bay: 1972
- Hooper, W.L.: Innovation in Housing: Will Pipedreams Become Practical Reality? Office of Science and Technology: Office of the President: USA : 1967
- Horton, J.: Analysis of the Socio-Economic Impact of the Government of Ontario Transit System on Land Use and Activity Patterns: Institute of Planning and Development: University of Waterloo: 1968
- Hoselitz, B.F.: Generative and Parasitic Cities: Econ. Dev. and Cultural Change, 3: April 1955
- Houghton, M.: New York's Problem: How to House 27 Million?: 9-11: Urban Crisis Monitor: Sept. 5, 1969
- House, P.: Preferential Assessment of Farmland in the Rural-Urban Fringe of Maryland: US Dept. Agric.: Washington, DC: 1961
- Housing Part 1, Housing Part 11: Spring 1967, Summer 1967 (two entire issues) Law and Contemporary Problems: 1967
- Howard, E.: Garden Cities of Tomorrow: Faber: 1898(1965)
- Howell, B.: Planning Policies and Land for Housing: In: Land for Housing: Housing Centre: London: Feb. 1972
- Hoyt, H.: Principles of Urban Real Estate: Ronald, New York: 1948
- Hoyt, H.: The Structure and Growth of Residential Neighbourhoods in American Cities: U.S.G.P.O., Washington, DC: 1939
- HUD: Use of Urban Planning Assistance (701) Program in Small Cities in Connection with the Workable Program for Community Development: G-5: Washington, DC: 1966
- HUD: Housing Markets: Selected References: Washington, DC: 1967
- HUD: Program Guide: Model Neighbourhoods in Demonstration Cities: PG - 47: Washington, DC: 1967
- HUD: Housing Systems Proposals for Operation Breakthrough: USGPO: Washington, DC: 1970
- HUD: Operation Breakthrough: Mass-Produced Industrialized Housing: Bibliography: Washington, DC: 1970





- Hunton, M.C.: The Land-Use Crisis: House & Home: 56-57: Aug. 1972
- Hurd, R.W.: The Principles of City Land Values: Record and Guide: New York: 1903
- Huttman, E.D.: Stigma in Housing: International Comparisons: Proc. Amer. Soc. Assoc.: July, 1970
- Illing, W.M., et al.: Population, Family, Housing and Labour Force Growth to 1980: Staff Study 19: Economic Council of Canada: QP: Ottawa: 1967
- Illing, W.M.: Housing Demand to 1970: Staff Study 4: Economic Council of Canada, QP: Ottawa: 1965
- Isard, W.: Location and Space-Economy: Wiley, New York: 1956
- Institute of Public Administration: Urban Government for Stockholm: Praeger, New York: 1967
- IUCN: The Thirst Factor: Land Use: IUCN and Nat. Res. Bulletin: Viewpoint 3(2)5: 1972
- Johnston, V.W. and Barlowe, R.: Land Problems and Policies: McGraw-Hill, New York: 1954
- Jones, M.V.: Official Plan of the Hamilton Planning Area: Feb. 1966
- Jordan, F.: Land Speculation in the Public Interest: City, Vol. 5, No. 1: Jan./Feb. 1971
- Jordan, J.: Co-operative Housing in Canada (ms., unpublished): Background Paper for Dennis Report: 1971
- Jordan, J.: The Case for Public Land Assembly: Housing and People: 2(3): Oct. 1971
- Jordan, J.: Land Costs: Labour Review: March/April 1972
- Jung, J.: Rural Space Planning: An Economic Illusion: Calmann-Levy: France: 1971
- Kain, J.F. and Quigley: Measuring the Quality and Cost of Housing Services: Program on Regional & Urban Economics: Harvard University: Discussion Paper No. 54: Cambridge, Mass: 1969
- Kaiser, E.J. and Weiss, S.F.: Public Policy and the Residential Development Process: AIP Journal: 30-37: Jan. 1970
- Kaiser, E.J. and Weiss, S.F.: Local Public Policy and the Residential Development Process: 232-249: Law and Contemporary Problems: Spring: 1967
- Keith, N.S.: An Assessment of National Housing Needs: 207-219: Law and Contemporary Problems: Spring: 1967





- Kelner, S.: Housing Problem: Globe & Mail :Toronto: 3 June 1968
- Kemp, K.: Developments in Price Statistics for New Residential Construction: Can.Stat.Rev.: July, 1970
- Kemp, K.: Price Indexes for Residential Construction: CMHC: (ms., unpublished): Ottawa: 1971
- Kellough, W.R.: Anatomy of the Housing Shortage: 18-23: Community Planning Review: Spring: 1969
- Kentridge, L.R. and Oliphant, P.: High-Rise vs.No-Rise: The Municipal Cost-Benefit Equation: 25-35, In: Powell (Ed.): The City: McClelland and Stewart: Toronto: 1972
- Keyfitz, N.: New Patterns in the Birth-Rate: 33-42: In: Bladen (Ed.): Canadian Population and Northern Colonization: Toronto: 1962
- Kirkland, J.S.: Demographic Analysis of Household Formation for Canada and the Provinces 1956-1986: CMHC: Ottawa: 1971
- Kirkland, J.S.: Demographic Aspects of Housing Demand to 1986: Econ. and Stats.Div.: CMHC: Ottawa: 1971
- Klutznick, P.M.: Housing for a Market in North America: 13-15: Build International: Dec. 1968
- Knetsch, J.: Land Values and Parks in Urban Fringe Areas: J.Farm.Econ. (44) 1718-1729: Dec. 1962
- Kristof, F.S.: Urban Housing Needs Through the 1980's: An Analysis and Projection: Research Report No.10: National Commission on Urban Problems: Washington, DC: 1968
- Kumovc, L.: Social Planners Look at Toronto's Housing Problem: 12-14 (1): Urban Renewal & Public Housing in Canada: 1968
- Laidlaw, A.F.: The Consumer and Housing: 9-11: Canadian Consumer (3) 2: April 1973
- Lancashire, R.: Ontario's Land Banker: 26-26: Country Guide: Jan. 1973
- Land Values Fastest Rising Cost Factor: 9: Construction Review: Nov. 1966
- Larsson, Y.: Building a City and a Metropolis: In: Stockholm Regional and City Planning: City of Stockholm: 1964
- Latham, M.: Land For the Private Sector: In : Land for Housing: Housing Centre: London: Feb. 1972
- Letchworth Garden City Corporation: Letchworth, the First Garden City: St.Christopher Press: Letchworth, UK: 1962
- Levin, M.R.: Land Use Patterns and Problems: 66-131: In: Levin, M.R. (Ed.): Exploring Urban Problems: Urban Press, Boston, Mass.: 1971



- Lichfield, N.: Economics of Planned Development: Estates Gazette: London: 1956
- Lichfield, N.: Cost-Benefit Analysis in City Planning: J.AIP: 26: 273-279: Nov. 1960
- Lichfield, N.: Will the Land Commission Help? 896-900: OAP: June 1966
- Lichfield, N. and Wendt, P.: Six English New Towns: A Financial Analysis: Town Planning Review: 283-314: Oct. 1969
- Lichfield, N.: Land Availability and Housing Policy: In: Land for Housing: Housing Centre: London: Feb. 1972
- Lillie, R.J.: Twenty Years of Housing: CMHC 1946-1966: 9-13: Habitat: March/April, 1968
- Lipman, M.: Housing and Environment: 2-6: (12)2: Habitat: 1969
- Lithwick, N.H.: Housing in the Urban Future: Short-Term Land Requirements: In: Urban Canada, Prospects & Problems: CMHC: Ottawa: 1970
- Lithwick, N.H.: Urban Poverty: Research Monograph, No. 1: Lithwick (op.cit): Ottawa, CMHC: 1971
- Lithwick, N.H.: Urban Canada: Problems and Prospects: CMHC: Ottawa: 1971
- Lithwick, N.H.: Policy Planning for Urban Affairs: 200-209: In: Powell (Ed.) The City: McClelland and Stewart: Toronto: 1972
- Littlehale, R.F.: Housing is Pricing Itself Out of the Market: 13: FP: 8 Nov. 1969
- Lorimer, J.: Six Corporations Control Privately Owned Land Bank: 7: Globe & Mail, Toronto: 29 Jan. 1973
- Lösch, A.: The Economics of Location: Yale: 1954
- Lounsbury, J.P. and Rajagopal, P.V.: Canada's Housing Needs and the Mortgage Market: Toronto-Dominion Bank: Business and Economics: 1(1): Sept. 1972
- Lowenstein, E.J.: Rising Construction Costs and Anti-Inflation Policies: A Report on Western Europe: Monthly Labour Review: Washington, DC: June 1969
- Lundevall, C.: Swedish Housing Market: Hyresgästernas Forlags: Stockholm: 1957
- Mace, R.: Proc. Seminar on the Supply, Housing and Allocation of Land for Housing and Related Purposes: United Nations: ST/ECE/HCV/IS: UN: New York: 1965
- Macey, J.P.: Housing-Surplus or Shortage? 31-33: Housing: Jan. 1961



- Maisel, S.: Background Information on Cost of Land for Single-Family Housing: California State, Governor's Office: 1963
- Maisel, S.: Price Movement of Building Sites in the United States: A Comparison Among Metropolitan Areas: Reg.Sci.Assoc.Papers: 46-60 (12): 1864
- Mandelker, D.R.: New Incentives and Controls: 389-421: In: Ewald: Environment and Policy: AIP: Indiana: 1968
- Manvel, A.D.: Trends in the Value of Real Estate and Land 1956-1966 and Land Use in 106 Large Cities: In: Three Land Research Studies: Research Report No.12: National Commission on Urban Problems: Washington, DC: 1968
- Marks, L. and Chesshyre, R.: New Land Levy Deal for Home-Owners: Observer: 16 March, 1969
- Martin, P.: Aggregate Housing Demand: Test-Model, Southern California: 503-513: Land Economics: Nov. 1966
- Mathias, P.: New Housing Price Spiral: FP: 15, March 1969
- Maxwell, J.W.: Land Use and the Planning Process: Trans. 35th Fed.Prov. Wildlife Conference: Toronto: 1971
- Mayer, A.: Greenbelt Towns Revisited: JOH: 151-60(3): 1967
- McArthur, J.: Land Profits Should Belong to Society: Labour Review: March/April 1972
- McBride, G.A. and Clausen, M.: Negotiation and Land Conversion: J.Am.Inst.Planners: Vol.36: No.1: Jan. 1970
- McCance, W.: A Housing Industry Comment on the Charney Report: Housing and People: 3(2): Summer 1972
- McDougall, H.: OWRC's Largest Single Program (South Peel Servicing Scheme): Civic Admin: 24-38: April 1972
- McDougall, H.: The South Peel Project: Civic Admin.: 24; 30-31: May 1972
- McDougall, H.: An Example of Municipal & Regional Co-operation: (South Peel Servicing Scheme): Civic Admin.: 24; 31-32: Aug. 1972
- McFarland, J.R.: The Administration of New Deal Greenbelt Towns: AIP Journal: 217-228: July 1966
- Meade, J.: Efficiency, Equality and the Ownership of Property: Harvard University Press, Cambridge, Mass.: 1965
- Meier, R.L.: Relations of Technology to the Design of Very Large Cities: In: Turner (Ed.): India's Urban Future: Berkeley, Univ. of Calif. Press: 1962







- Meier, R.L.: Science and Economic Development: New Patterns of Living; MIT: 1956
- Metropolitan Toronto Planning Board: Report on Satellite Towns as a Solution to the Housing Emergency in Metropolitan Toronto; Toronto: 1967
- Mills, E.S.: Economic Aspects of City Size; Research Paper for U.S. Commission on Population Growth and the American Future; Princeton University; 1972
- Mills, R.W.: House Prices near a Planned Community Centre: 192-195; AIP Journal: May 1968
- Mitchell, N.B. and Turner, I.D.: Squatter Housing: Criteria for Development, Directions for Policy; Miller Associates: Cambridge, Mass.: 1967
- Mogulof, M.B.: Subsidizing Substandard Housing Through Public Welfare Payments; JOH: No.10: 1967
- Morley, K.: Government Land Program Felt Too Small to Affect Housing Costs; Globe & Mail: Toronto: 30 Jan. 1973
- Mosher, L.: Jonathan New Town (Minn.); National Observer: Dec. 1969
- Murray, J.: The Dennis Report: A Review Article: 1-5; In: Housing and People: Vol.3: Nos.3/4: 1972
- Murry, A.L.: Edgeley: Housing and Human Behavior: ( 5 studies); CMHC; Faculty of Environmental Studies; York University: 1970-1973
- Muth, R.F.: Cities and Housing; University of Chicago Press; Chicago: 1969
- Myers, P.: Communities: Columbia's Carefully Cultivated Institutions are Beginning to Bear Fruit: 33-38; City: Oct. 1969
- Nevitt, A.A. (Ed.): The Economics of Housing; Proc. Conf. Int. Econ. Assoc.; St. Martin's Press, New York: 1967
- Noto, N. and Johnson, V.: New Towns vs. Old Problems; Monthly Review; Federal Reserve Bank of San Francisco: July 1972
- Nourse, H.C.: Income Redistribution and the Urban Housing Market; Centre for Urban Studies, DP. No.3; Univ. of Illinois; Chicago: 1968
- O'Donnell, L.G.: Many Firms Stockpile Plant Sites They Won't Get to Use Right Away; Wall Street Journal: 8 Dec. 1965
- Oldham, J.: Don Mills: Today's New Town; Urban Land, 19:4: 1960
- Ontario Association of Housing Authorities: Good Housing for Canadians; Toronto: 1964
- Ontario Committee on Government Productivity: Interim Report No.8; Toronto: 1972



- Ontario Committee on Taxation: Special Capital Levies and Developer Charges: In: Report: Chap.15, Vol.2, Toronto: 1967
- Ontario Department of Social and Family Services: Brief to the Special Senate Committee on Poverty: Toronto: 1970
- Ontario Government: Design for Development: The Toronto-Centred Region: QP: 1970
- Ontario Government: Design for Development: A Status Report on the Toronto-Centred Region: QP: 1971
- Ontario Housing Advisory Committee: The Need for a Provincial Housing Policy: Toronto: 1972
- Ontario Housing Corporation: Policies, Programs and Structure: Toronto: 1972
- Ontario Housing Corporation: Report to the Municipality of Metropolitan Toronto 1972: Toronto: 1973
- Ontario Housing Corporation: Saltfleet Community Development: Planning Policy: 1972
- Ontario Housing Corporation: H.O.M.E. Land Lease Program: Characteristics & Purchases: 1972
- Ontario Housing Corporation: Villages of Central Park Concept (Bramalea): News Release: 11. Sept. 1972
- Ontario Housing Corporation: Study of Mohawk Gardens Redevelopment: Toronto: 1972
- Ontario Housing Corporation: The Hamilton Housing Market: Toronto: 1968
- Osborn, F.J.: The Land and Planning: Elements of the Problem of Compensation and Betterment and Land Values: Faber: 1942
- Osborn, F.J. and Whittick, A.: The New Towns: Answer to Megalopolis: Leonard Hill: London: 1963
- Osborn F.J.: New Towns: Financial Results: 134-135: Town and Country Planning: Feb. 1966
- Osborn, F.J.: Greenbelt Cities: Schocken, New York: 1969
- Otten, A.L.: The New Town is Vastly Over-rated: Nation's Cities: 8 Dec. 1970
- Parkes, J.G.: Awareness and Adjustment to a Natural Hazard: Sensitive Clays in the Ottawa-Gull Region: MA Thesis, Faculty of Grad. Studies: UWO London: 1971
- Passow, S.S.: Land Reserves and Teamwork in Planning Stockholm: AIP Journal: May 1970
- Paterson, D.: Housing Needs in the Metropolitan Toronto Planning Area: Paterson Planning and Research: Toronto: 1969



- Paulsen, M.C.: The Great Land Hustle: Henry Regnery, Chicago: 1972
- Pearson, N.: Low-Cost Housing Taboo on High-Cost Land: (7): Toronto Star: 6 July 1962
- Pearson, N.: Bramalea, the Building of a New Town: An Interim Report to the Township of Chinguacousy: 1964
- Pearson, N.: New Towns in Alberta: 473-477 (34)10: Town and Country Planning: Oct. 1966
- Pearson, N.: New Towns: The Canadian Experience: Paper for Ministry of State for Urban Affairs, Canada, for OECD Secretariat, Urban Sector Group: Publ. No. 57, CRD, Univ. of Guelph: Guelph: Feb. 1972
- Peter, J.: Housing: From Crisis to Disaster? 53-59: Look: Feb. 10, 1970
- Peterson, W.: The Ideological Origins of Britain's New Towns: AIA Journal: 160-169: May 1968
- Pigott, C. and Purdy, A.: Hamilton: Territory Report: CMHC: Hamilton: 1956
- Plunkett, T.: The Financial Structure and the Decision-Making Process of Canadian Municipal Government: (ms, unpublished): CMHC: Ottawa: 1971
- Poapst, J.V.: The Residential Mortgage Market: Royal Commission on Banking and Finance: Ottawa: 1962
- Powell, A.: (Ed.): The City: Attacking Modern Myths: University League for Social Reform: McClelland and Stewart: Toronto: 1972
- Pratter, J.: Legal Implementation of a Satellite City Plan: The Planned Disposition of Public Land: 1-21: Vol. 2: Urban Law Annual, USA: 1969
- President's Committee on Urban Housing: A Decent Home: U.S.G.P.C.: Washington, DC: 1968
- Prestemon, D.R.: Methods for Assessing Housing Preferences: 29-30: Forest Products Journal: March 1970
- Price-Waterhouse Associates: Analysis of the Costs and Benefits of Apartment Development in the Borough of York: Toronto: 1971
- Purdie, J.: Reasons Behind the Rising Costs of Housing: Globe & Mail: Toronto: 17 Nov. 1972
- Purdom, C.B.: The Building of Satellite Towns: London: 1902
- Ratcliff, R.U.: Urban Land Economics: McGraw-Hill, New York: 1949
- Regional Plan Association: Housing Opportunities: New York State Urban Devt. Corp.; NY: 1969





- Report of The Commission on Population Growth and the American Future: Population and The American Future: U.S.G.P.O.: Washington,DC: 1972
- Richardson,B.: The Future of Canadian Cities: New Press,Toronto: 1972
- Richardson,B.: Saskatoon: The City as Landowner:The Canadian Forum: 42-44: May 1972
- Richardson,B.: We Top World in Housing Costs: Toronto Star:18 Sept.1972
- Richardson,H.W.: Optimality in City Size, Systems of Cities and Urban Policy: A Skeptic's View: 29-48, Urban Studies: 9 Feb.1972
- Ricks,R.B.: Housing Myths and the Environment: National League Journal: June 1972
- Ricks, R.B.: Housing Policy as a Component of Urban Policy: Urban Land: U.L.I.: November 1972
- Ricks,B.: New Towns Development and the Theory of Location: Land Economics: 5-11: XLVII:Feb.1970
- Rodwin,L.: The Theory of Residential Growth and Structure: Appraisal Journal: 295-317:Vol.18: July 1950
- Rodwin,L.: The British New Towns Policy: Harvard Univ.Press,Cambridge, Mass.: 1956
- Rodwin,L.: Economic Problems in Developing New Towns and Expanded Towns: MIT: Cambridge,Mass: 1967
- Rodwin,L.: Nations and Cities: A Comparison of Strategies for Urban Growth: Houghton Mifflin:Boston: 1970
- Rolph,E.A. and Break,G.F.: Public Finance: Ronald Press,New York: 1961
- Romaine,E.: Edmonton Buys Building Lots: FP: 13 Sept.1969
- Rose,A.: Canadian Housing Policies: Can.Welfare Council: Ottawa: 1968
- Rosebrugh,E.: Do Welfare Rents Subsidize Substandard Housing? J.O.H.: No.2: 1967
- Rouse,J.W.: The Financing of City Building: Baltimore: 1968
- Rowland,N.: Reston Low-Income Housing Demonstration Program: U.S.G.P.O.: 1969
- Royal Commission on Government Organization: Land Use: Real Property: 33-34:Vol.2: Supporting Services for Govt.,5: Ottawa:1962
- Russwurm,L.H.: Urban Fringe and Urban Shadow: In: Krueger and Bryfogle: Urban Problems,A Canadian Reader: Holt,Rinehardt and winston of Canada: 104-122:Toronto: 1971





Shoup, D.C. and Mack, R.P.: Advance Land Acquisition by Local Governments: IPA: New York: 1969

Sidenbladh, G.: Stockholm, A Planned City: Sci. Am. 106-118: Sept. 1965

Slavet, J.S. and Levin, M.R.: New Approaches to Housing Code Administration: Research Report No. 17: National Commission on Urban Problems: Washington, DC: 1969

Slidell, J.B.: A User's Guide to the G.E.-U.N.C. New Towns Financial Flexibility Model, Long Program: Chapel Hill: 1972  
(COBOL programming language)

Smith, L.: A Bi-Sectoral Housing Model: Can. J. Econ.: Vol. 2: No. 4: Nov. 1969

Smith, L.B. and Clayton, F.C.: Speculation and Land Prices: Appendix A  
In: Urban Canada, Problems and Prospects: Research Monograph 2: CMHC: Ottawa: 1970

Smith, L.B. and Clayton, F.C.: Land Markets in Selected Metropolitan Areas: In: Urban Canada, Problems and Prospects: Research Monograph 2: CMHC: Ottawa: 1970

Smolensky, E. et al.: The Prisoner's Dilemma and Urban Expansion: 419-430: Land Economics: Nov. 1968

Social Planning Council of Metropolitan Toronto: Guides for Family Budgeting: Toronto: 1968

Spender, J.C.; Blair, J. and Michna, F.: Land Capability and Development Restraints in Mid-Western Ontario Economic Region: Ontario Treasury and Economics: 18 Sept. 1969

Spilhaus, A.: The Experimental City: AAAS: Washington, DC: 1968

Spurr, P.: Preliminary Land Study and Ancillary Papers: CMHC Policy Planning Division: Ottawa: 1971

Statistics Canada: Prices and Price Indexes: S.C., Cat. 62-002: Ottawa (monthly)

Statistics Canada: Income Distributions: S.C., Cat. 13-529: Ottawa: 1969

Statistics Canada: Statistics on Low-Income in Canada: Cat. 13-536: Ottawa: 1970

Statistics Canada: Income Distributions for 1969: (Prelim. Estimates): S.C.: Ottawa: 1971

Statistics Canada: Income Distributions by Size in Canada, 1969: Cat. 13-542: Ottawa: 1971

Stein, C.S.: Towards New Towns for America: MIT: 1967

Sternlieb, G. and Indik, B.: Housing Vacancy Analysis: 117-121: Land Economics: Feb. 1969



- Sternlieb, G.: New York's Housing: A Study in "Immobilisme"; 123-138: Public Interest: Summer, 1969
- Sternlieb, G.: Abandonment and Rehabilitation: In: Papers submitted to Subcommittee on Housing; Committee on Banking and Currency: House of Representatives: U.S.G.P.O.; Washington, DC: 1971
- Stewart, W.: Why You Can't Afford This House: Toronto Star: Jan. 29, 1972
- Stewart, W.: Ontario's Housing Scheme Works: If You Hold Down Two Jobs: Toronto Star: Jan. 31, 1972
- Stoltz R.J. and Sweet, P.: Low-Density Housing Study (Zero Lot Line Concept): Township of Chinguacousy: Bramalea: 1971
- Strong, A.L.: Open Space for Urban America: HUD: 1965
- Strong, A.L.: Factors Affecting Land Tenure on the Urban Fringe: 1-25: Land Use Controls Quarterly: Winter, 1969
- Stvan, J.: Advance Servicing of Land and Other Methods: 184(2) In: Proc. U.N. Seminar: Supply, Development and Allocations of Land for Housing and Related Purposes: ST/ECE/HOU/IS: Paris: 1965
- Sumichrast, M. and Seldin, M. (Eds.): Components of Future Housing Demand: National Housing Centre: Washington, DC: 1966
- Sumichrast, M.: Demolition and Other Factors in Housing Replacement Demand: NAHB: Washington, DC: 1967
- Sumichrast, M.: Land Price Survey, 1960-1964, Acreage and Lots (Based on reports from 7100 builders throughout USA): NAHB: USA: 1969
- Taylor, G.: Satellite Towns: London: 1915
- Thomas, W.: Land Planning and Development Values in Post-War Britain: In: Trends, No. 1, 1967: ASPO: Chicago: 1967
- Thomson, B.: Land Syndicator: 87-88: Professional Builder: Oct. 1969
- Thurow, L.C.: Goals of a Housing Program: In: Papers submitted to Subcommittee on Housing: House of Representatives: U.S.G.P.O.: Washington, DC: 1971
- Timmons, J.F.: Institutional Obstacles to Land Improvement: J. Land and Public Utility Econ., 140-150: Vol. 22: May 1946
- Tourbier, J.: The Christina Project: Environmental Protection in Urban Growth Areas: Urban Land: ULI: Sept. 1972
- Tounsand, P.: The Meaning of Poverty: Brit. J. Soc.: 14: 1963
- Tounson, M.: Owners to be a Rare Breed: FP: 25 Sept. 1972



- Tuppen, J.: Le Vaudreuil: an Advance in the French New Town Concept; Town and Country Planning: 308-311; June 1972
- Turner, F.C. and Fichter, R.: Freedom to Build; Collier-Mcmillan; Toronto: 1972
- U.K. Central Office fo Information: The New Towns of Britain; HMSD: 1969
- U.K. Ministry of Land: The Land Commission; HMSO: Cmd.2771: 1965
- United Nations: Symposium on the Planning and Development of New Towns; UN, New York: 1966
- Urban America: The New City; Urban America: 1969
- Urban Development Institute: Brief on Design for Development to the Regional Municipality of York; Foundation of Canada Engineering Company; Toronto: 1972
- Urban Land Institute: New Towns Planning and Development: A World-Wide Bibliography; U.L.I. Research Report No.20; Washington, DC: 1973
- U.S. National Resources Committee: Urban Planning and Land Policies; Washington, DC: USGPO: 1939
- Van Ettinger, J.: Decision-Making and Functioning Principles of Housing; Bouwcentrum; Rotterdam: 1970
- Vollman, J.R.: How to Find Raw Land; 70-73; House & Home; Aug. 1972
- Walker, M.: A Land Tax: Not the Way to More Rational Land Use; 100-107; Real Estate Review; Spring 1972
- Walsh, J.: Vermont: A Small State Faces up to a Dilemma over Development; Science 173(4000):895-897; 197
- Wehrween, G.S.: Institutional Economics in Land Economic Theory; J. Farm. Econ.: 161-160; Vol. 23; Feb. 1941
- Weiss, S.F. and Kaiser, E.J.: A Quantitative Evaluation of Major Factors Influencing Urban Land Development in a Regional Cluster; 109-115; Traffic Quarterly; Jan. 1968
- Weissbourd, B.: Satellite Communities: Proposal for a New Housing Program; Center for Democratic Institutions; Santa Barbara; Calif.: 1972
- Weissbourd, B.: Satellite Communities: A Proposal for a New Housing Program; Urban Land; ULI: Oct. 1972
- Wertheim, H.A.W.: The Land Market in Greater Metropolitan Toronto and Land Syndications; Journal of Real Estate Inst. of Canada; 2(2) March 1972







- Westergaard, J.H.: Land Use Planning Since 1951: The Legislative and Administrative Framework in England and Wales: 219-237: Town Planning Review: Oct.1964
- Wheeler, M.: The Right to Housing: Harvest House: Montreal: 1969
- Whittaker, A.M.: House Prices: Guardian Weekly: UK: 106(19): May 6, 1972
- White, J.R.: Economic Assessment of Large-Scale Projects: 360-371: Appraisal Journal: July 1969
- Whittick, A.: Return to the Garden City (Milton Keynes New Town): 151-155: Town and Country Planning: April 1969
- Whittick, A.: Crawley Expansion Study: 326-327: Town and Country Planning: July 1969
- Wilson, A.G.: Development of Some Elementary Residential Location Models: WP 22: CES: London: 1968
- Wilson, A.G.: Disaggregating Elementary Residential Location Models: WP 37: CES: London: 1969
- Wilson, A.D.: Canadian Housing Legislation: Can. Publ. Admin.: Vol. 2: 1959
- Wilson, H.: Irvine New Town: Final Report on Planning Proposals: HMSO: 1967
- Wingo, L.: Issues in a National Urban Development Strategy for the United States: Urban Studies, 9: Feb. 1972
- Winslow, C.E.A.: Basic Principles of Healthful Housing: APHA: 1939
- Wolfe, H.B.: Model of San Francisco Housing Market: 90-91: 1: Socio-Economic Planning Science: Pergamon: 1967
- Woodard, H.: Canadian Mortgages: Collins: 1959
- Yarmon, E.A.: Serviced-Land Shortage only Part of the Problem: 7: FP: 16. Dec. 1972
- Zwaenepoel, J.: Practice and Experience in Land Acquisition Policy: IFHP: The Hague: 1969











